



11720 Katy Freeway Suite 1700, Houston, TX 77079

Jan 28, 2017

Dear [REDACTED]

Philadelphia American Life Insurance Company (PAL) welcomes you as a new policyholder to the PAL family. We appreciate the opportunity to serve your insurance needs. You are joining a company that was originally organized in Pennsylvania in 1906 under the name of Philadelphia Life. PAL is a conservatively managed and financially strong company.

Our mission is to provide superior service to our policyholders at the lowest possible cost. Our commitment to you is to maximize our efficiency so that your premiums will remain as low as possible. The product you have purchased is designed to provide quality and affordable health insurance coverage and provide you the opportunity to work with your medical providers for reduction of your health care cost, allowing you the most value for your insurance dollars. While our plan provides a great value to our customers, it is not a major medical plan and may not provide the same level of benefits of a major medical plan. Also, this plan does not qualify or meet the requirements of the Patient Protection and Affordable Care Act. If this is the only health insurance that you have you could incur applicable penalties under the Act.

This policy includes the PHCS Network at no additional cost to you, and you will note the PHCS logo on this ID card. This network gives you access to healthcare professionals and hospitals that have agreed to apply the PHCS negotiated discount to your medical coverage, resulting in significant cost savings when you choose to use a participating provider. Please see the attached information on how to find your PHCS providers and be sure to show your ID card to all medical providers at the time of service to assure the application of all discounts.

Please also note that in order to utilize the prescription coverage benefits provided by our policy you must submit your prescription receipts for reimbursement if the deductible has been met. Otherwise it will be applied towards your outpatient deductible. Included in your policy package are ScriptSave cards to help you save money on your prescriptions. This card is provided at no cost to you, as an added feature of having coverage with our company. This is a prescription savings card only, and is not insurance.

It is very important that you review your application included in this packet to ensure that all of the information on the application is accurate, in particular the answers to the medical questions. Please note that this policy is issued based on your answers to the application and your answers to the telephonic interview. If you find any questions that need to be clarified, please contact the Policyholder Service Department toll free at 800-552-7879, extension 7445.

Again, welcome to the PAL family. We know you have a choice of companies and appreciate you allowing us the opportunity to earn your trust.

Sincerely,

*Cathy Clarke Standard*

Cathy Clarke Standard, FLMI  
New Business/Policyholder Service



Insured: [REDACTED]

Policy No: 6607512731 Payer ID - 75281

Effective Date: 02/01/2017

Calendar Year Deductible: \$2500 per person

Additional Outpatient Deductible: \$50 per person

To find a provider go to [www.philadelphiaamerican.com](http://www.philadelphiaamerican.com) and click on the Provider Search button. See reverse for additional information.



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[REDACTED]  
[REDACTED]  
[REDACTED]  
PLANO, TX [REDACTED]

PASB

**Outpatient (OP) Benefits - CY Maximum \$4000**  
**Subject to the \$50 per person CY OP Deductible**  
**The \$50 deductible is waived for the 1st 3 visits**  
**Daily OP Physician Benefit \$60\* per day (Max 20 days per CY)**  
**\*This is a fixed benefit amount, not a copayment.**  
**PPO Network: PHCS PPO : 888-371-7427**  
**Send Claims to:**  
**Philadelphia American Life Insurance Company**  
**PO Box 4884, Houston, TX 77210-4884**  
**For Customer Service Call 800-552-7879 Ext. 1331**  
**Please call for benefits not listed or to confirm eligibility**

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