

# Important Features of your Health Benefits with Philadelphia America Insurance:

**karis360**

Call 1-800-556-8452

Policyholders Only

By using Karis 360 you have access to a full service concierge service including Healthcare Navigator, Surgery Saver and Bill Negotiator. This can save you time and money at no additional cost as a valued policyholder.

- USE “**Healthcare Navigator**” to find Local Doctors, Surgeons and Facilities in your area. Get pertinent information on which best suits your needs and even have appointments set for you at your convenience.
- USE “**Surgery Saver**” prior to having **non emergency** surgery by calling Karis to shop providers in your area, get price information and learn about who and what is available to you. Being a “smart” shopper makes sense in every area of your life including healthcare services.
- USE “**Bill Negotiator**” - Following a medical claim to help you negotiate the best possible discount on any out of pocket cost over \$2,500 not covered by your fully insured medical benefits.

As a valued policyholder with Philadelphia American KARIS 360 is at no additional cost to you! And don't forget our other value added features and benefits like TELE-Doc and Script Save to save you even more money and time.

