PERMA FAIR
HEALTH AND PHARMACY

MEMBER CARE GUIDE

Your Quick Guide to Accessing Care

Keep this guide with your PERMA FAIR Member ID Card and bring both whenever you receive care.

ALWAYS PRESENT YOUR MEMBER ID CARD

Your PERMA FAIR Member ID Card is separate from this Member Care Guide. Always present your Member ID Card when visiting a doctor, hospital or other healthcare provider. Your ID Card contains important information your provider needs to verify your benefits and properly submit your claim. Keep both your Member ID Card and this guide with you whenever you receive care.



WHEN I GO TO MY DOCTOR OR PROVIDER

Present your PERMA FAIR Member ID Card when you arrive. You have the freedom to receive care from any doctor, hospital or healthcare provider of your choosing. Your provider should use the information on your Member ID Card to verify your eligibility and benefits and properly submit your claim. If your provider has questions about your plan, show them this guide or **call us** for assistance.

877-214-2105
Select prompt #2 for PERMA FAIR

WHAT DO I PAY AT MY VISIT?

Pay only the applicable copay or other member responsibility identified on your ID card. Do not pay the full cost of the service simply because a provider is unfamiliar with PERMA FAIR. If there is any question about what you should pay, **call us** before making an additional payment.

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WHAT SHOULD MY DOCTOR OR PROVIDER DO?

Your doctor or provider should not require you to pay the full billed charge at the time of service. You should only pay the copayment or other cost share listed on your ID card. The provider should submit the claim using the instructions on your PERMA FAIR Member ID Card. Your health plan will process the claim, make the appropriate payment and determine what, if anything, is your responsibility. If your provider has questions about how PERMA FAIR works, ask them to **call us**.

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FIND AN OPTIONAL CONVENIENCE PROVIDER

You have the freedom to see any doctor or healthcare provider of your choosing. You are not required to use a network provider. PERMA FAIR provides access to optional physician networks that can make scheduling and accessing care easier.

For care in New Jersey:
MagnaCare Network

Outside New Jersey:
Prime Health Network

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QUESTIONS ABOUT MY BENEFITS OR CLAIMS

Lucent Health is your health plan's Third-Party Administrator (TPA). Contact Lucent if you have any questions about:

- Eligibility or benefits
- Whether a service is covered
- Claims or your Explanation of Benefits (EOB)
- Your member responsibility
- Your Member ID Card
- General health plan administration

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IF YOU HAVE AN ISSUE AT THE DOCTOR'S OFFICE OR HOSPITAL

If your doctor, hospital or other healthcare provider has a question about your PERMA FAIR plan or tells you they cannot provide care, please stay at the provider's office and call us immediately. A PERMA FAIR representative will speak directly with you and, when appropriate, with the provider's office to explain how your plan works and resolve the issue. Please do not leave or cancel your appointment before giving us the opportunity to help. You can show this card to your provider as well.

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WHAT IF I RECEIVE A BILL?

If you receive a bill from a doctor, hospital or other healthcare provider, don't assume you need to pay it immediately. First, review your Explanation of Benefits (EOB) to understand what your plan has paid and what, if anything, you are responsible for paying. If the amount on the provider's bill is different from your EOB, or you have any question about what you owe, **contact Lucent Health** before making payment.

Lucent Health 877-214-2105
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WE ARE HERE TO HELP

PERMA FAIR is designed to give you greater freedom and flexibility in accessing healthcare while minimizing disruption for you and your family. If you ever have difficulty accessing care, are told your plan is not accepted, are asked to make an unexpected payment, or simply aren't sure what to do, call us.

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