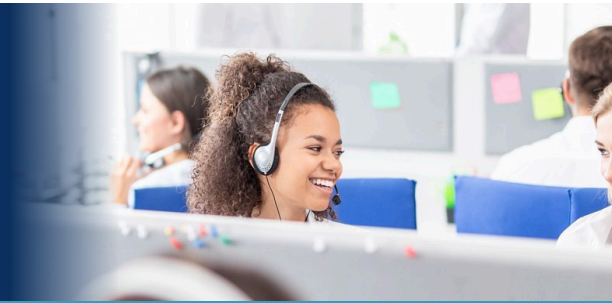


PERMA FAIR ELECTRONIC PAYMENT

Your Virtual Payment Card

A real-time way to pay your provider.



We never want you to pay out of pocket for the plan's portion.

If a provider asks you to pay in full, **call PERMA FAIR first**. We can send you a virtual card, a real-time **PERMA FAIR electronic payment**, to pay the provider for the plan's portion.

When you might need it

"You'll need to pay in full today."

"We need payment before your visit."

"We won't submit claims."

How it works

- 1 Call from the office**
Call the Member Number on your Benefits ID Card and **select Option 2** for PERMA FAIR. We're available 24/7.
- 2 We speak with the staff**
PERMA FAIR explains your plan and how the office gets paid, while you're still there.
- 3 We send you a virtual card**
If the office still requires payment, we send a real-time electronic payment directly to you for the plan's portion.
- 4 You pay only your share**
Use the virtual card to pay the provider. You pay only your member responsibility.

PERMAFAIR

ELECTRONIC PAYMENT



FOR THE PLAN'S PORTION VIRTUAL

A prepayment of your claim

You are **never responsible to pay back** any amount provided on a PERMA FAIR electronic payment.

Don't leave. Don't overpay.

Call before you pay more than your member responsibility.

Already paid the full amount? See the Filing for Reimbursement flyer. Claims must be filed within 364 days from the date of service.

Need Help?

Call the Member Number on your Benefits ID Card and **select Option 2** for PERMA FAIR.