




Bringing Greater Choice and Savings

Congratulations. BEST Life and Health Insurance Company has joined forces with MultiPlan, Inc. to bring you the PHCS Healthy Directions Network. When seeking care outside your local HMO/PPO service area, you now have access to the largest national PPO (Preferred Provider Organization) in the nation, which offers you:

- **Choice** – Broad access to over 600,000 healthcare professionals and 3,600 hospitals.
- **Savings** – Negotiated discounts that result in significant cost savings when you visit in-network providers located outside your local network's service area. This helps you to maximize your level of benefits. A PHCS logo on your health insurance card tells both you and your provider that a PHCS discount applies.
- **Quality** – MultiPlan applies rigorous criteria when credentialing providers for participation in PHCS Healthy Directions, so you can be assured you are choosing your healthcare provider from a high-quality network.

How to find a PHCS provider

We can help you find the provider of your choice. Simply call 1-866-461-7427 Monday through Friday from 8 a.m. to 8 p.m. (Eastern Standard Time) and identify yourself as a health plan participant accessing PHCS Healthy Directions. You may also search online at www.multiplan.com:

- Click on the "Search for a Doctor or Facility" button
- Indicate you have the words Healthy Directions on your ID card, or this logo on the back of the card: → 
- Follow the prompts to enter your search criteria.

If you are currently seeing a doctor or other healthcare professional who does not participate in the PHCS Healthy Directions network, you may use our Online Provider Referral System in the Patients section of www.multiplan.com which allows you to nominate the provider in just minutes using an online form. When you complete the form, your nomination is sent directly to us and we will contact your nominee to determine whether the practitioner is interested in joining. If so, we will follow up to recruit the provider.

Before you go

It is your responsibility to confirm your providers' continued participation in the network and availability under your benefit plan. Please also be sure to follow any preauthorization procedures required by your plan (usually a telephone number on your ID card). In addition, to ensure proper handling of your claim, always present your current benefits ID card upon arrival at your appointment.

If you need assistance

If you encounter issues when scheduling appointments with PHCS Healthy Directions providers, call us at 1-866-461-7427. If you have questions about your benefits or the status of claims, please call BEST Life and Health Insurance Company's Customer Service at 1-800-433-0088.