

# Core Value Access



## Access and cost savings

With Core Value Access, you get reference-based pricing cost savings, while your employees get access to a network for the physicians they know and trust.

This means your employees get a secured network discount with PHCS physicians through the PHCS Practitioner and Ancillary network.

## With the PHCS Physicians network you and your members get:

**Choice** – Broad access to more than 814,000 practitioners, the largest primary PPO in the nation.

**Savings** – Negotiated discounts that result in significant cost savings for PHCS Physicians.

**Quality** – With rigorous criteria and credentialing for providers, employees can be assured they are choosing their physician from a high-quality network.

## What makes Core Value different?

Core Value's reference-based pricing model helps keep your health coverage costs under control. With hundreds of plan design options, you can build a plan that fits your group's needs.



### Member Advocacy Program

The Member Advocacy Program works to keep your employees informed and represented when unexpected billing occurs. The team will help your employees understand their benefits, find providers, and understand their Explanation of Benefits (EOB) documents.



### Money back in your pocket

At the end of a low-claims year, depending on your plan selection, a portion or all of the unused claims account may be refunded, boosting your savings.



### Enhanced plan features

Reducing your overall health care expenses is what we strive for. We include Teladoc® services and an optional wellness program from Vitality®, so you can keep your members healthy and productive.

Core Value Access is available in: AK, CT, DE, FL, GA, IL, KS, KY, MA, MI, MN, MO, NE, NJ, NM, NV, TX, VA, WI, WV, WY  
Not available in the Dallas, TX market.

The National General Benefits Solutions (NGBS) Self-Funded Program provides tools for employers owning small- to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the NGBS Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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**National General**   
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