

"I really need my health insurance to work for me."

OF COURSE YOU DO.

That's the genius of this **Friday Member Go Guide**. You spend a few minutes to get *all* the benefits from your plan. Then you take the money and time you're saving and go somewhere fun. **DEAL?**





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Having good health insurance is a life-changer.

You set that in motion with your Friday Plan.

Meet Your Friday Care Crew.

Making health coverage simpler and more affordable is Friday's sweet spot.



If you have questions about your insurance benefits, email or call your **Friday Care Crew**, to get the answers you need.

- + questions@fridayhealthplans.com
- + **844-465-5500** Monday–Friday, 8am–5pm

WHAT'S NEXT?

Read "Getting Started with your Friday Health Plan," then set up your plan.

OVERVIEW

Getting Started with your Friday Health Plan

Make your first payment.

If you made your payment at the time you applied for your health insurance, you are all set. If you didn't pay when you enrolled, make your payment by the 20th of the month for coverage to start the following month.



How to make your first payment.

You will receive an invoice in the mail and also by email. This will include your Member ID and amount due. You can pay by credit card, bank draft, or check. Choose one of these ways to pay:



- 1. Automated Phone Line: 844-465-5500 Press option #1 to make a payment.
- 2. Pay Online: https://www.fridayhealthplans.com/en/pay-now.html



3. Friday Member Portal or Mobile App: https://www.fridayhealthplans.com/en/member-hub.html You can also set up automatic payments here for future months.









OVERVIEW

Getting your Member ID



Your Member ID card is your key to using your insurance to schedule a doctor appointment, get your prescriptions, and to make a payment.

Access your Member ID on the Friday Portal and Mobile App.

Register for the Portal and Mobile app (if you register for one, you can use the same login for the other).

- + A few days after you make your payment, you can access a copy of your Friday Member ID.
- + This **Registration Video** explains it all.

Your member ID number is your key to making doctor appointments and getting prescriptions.
This ensures your medical bills are sent to Friday to process and apply

Rx Bin & PCN numbers is additional information your pharmacy needs to process your prescriptions.

your insurance benefits.



WHAT'S NEXT?

Browse **9 WAYS** to get the most of your Friday health plan, each with helpful links.

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Your Friday Member Portal and Mobile App

Your anytime connection.

The portal and mobile app are your 24/7/365 connection to all things Friday. Use either to:

View your online ID card.

This card has the membership number and pharmacy information you need for appointments and prescriptions.

+ Make payments.

Online or by app, you're in control.

+ Review the benefits in your Friday plan.

So you know in advance what's covered.

+ See the physicians and facilities in the Friday Network.

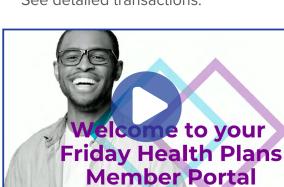
Choose from these providers to ensure coverage.

+ Review current and past statements.

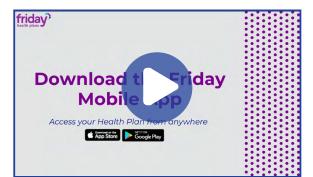
Track your deductible and payment history.

+ View your claims and medical authorizations.

See detailed transactions.



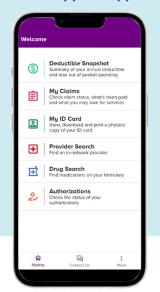
Learn the Member Portal in 5 minutes.



Get to know the Friday Mobile App.

QUICK LINKS

Member Hub Download App for Android Download App for Apple



VIEW VIDEOS

fridayhealthplans.com



Making Monthly Payments

What's easiest for you?

Your premium payments are due each month, on the 20th before the month of service (for example, May 20 for June coverage). Pay by check, electronic check (ACH) or with a credit card. We offer many ways to pay:

QUICK LINKS

Member Portal Log In

Call to make a payment **844-465-5500**

Press option #1 to make a payment.

Mail a payment to:

Friday Health Plans PO Box 200293 Dallas, TX 75320-0293

Note your Member ID number on your check.



A. Member Portal

Want one less thing to worry about? Set up **AutoPay**.



B. Mobile App

Download the app ... pay from your phone ... and pocket the time you save.



C. Automated Phone

Call 844-465-5500, and press option #1 to make a payment. You will use your member ID to make your payment.



D. Website

Use the **Pay Now** button to submit payment.

VIEW VIDEO

How to set up automatic payments.



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Stay Informed

Your anywhere access.

With health insurance, knowledge is more than power. It's also the key to getting more, saving money and feeling better.

QUICK LINKS

<u>Text Messages Opt In</u> fridayhealthplans.com



Opt in to TEXT MESSAGES.

Be sure to accept text messages from Friday to receive updates about your health plan.



Visit the **HOME PAGE** often.

It's refreshed regularly to keep you current.



Read your monthly FRIDAY NEWSLETTER.

It includes helpful information on benefits, services and ways to get the most from your health plan.

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Find Your Friday Healthcare Providers



From our extensive network.

Choose from many primary care doctors, specialists, and health care facilities in the Friday Health Network.

- Use the **Provider Search** tool on the Friday Health Plans website to find in-network caregivers. View the video to learn more.
- Remember, you must visit a medical provider in the Friday network to use your health insurance (except in cases of emergency, then visit the nearest ER and you will be covered).

QUICK LINKS

Find A Provider

Provider Search Tool Video

VIEW VIDEO

How to find in-network medical providers.



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QUICK LINKS

Teladoc

Manage Your Medical Care

Know all your resources.

The best health care really is a partnership—you, your Friday healthcare providers and Friday Health Plans.

The following \$0 benefits are part of your plan.

The better you understand how to use them and when, the more you'll benefit from Friday.

- **+** Your Annual \$0 Wellness Exam available on all plans Learn what to expect at your exam, and what's covered.
- + Preventive Exams and Procedures Colonoscopy, mammogram, immunization, flu shots and more.
- + Virtual Visits Use Teladoc for physical and mental health visits.

Unlimited primary care and mental health visits on most plans*

- When you're not feeling great, get yourself checked out by your primary care provider at no cost.
- Because we believe mental health is part of your overall health, counseling visits are also free to everyone on your health plan.

Schedule free virtual visits with Teladoc.



Teladoc is a specific doctor network designed just for virtual visits. Mental health counseling is also available for members 18 years and older. \$0 for all Friday members.

VIEW VIDEO

How to use Teladoc virtual health visits.





Manage Your Prescriptions



Get what you need with ease.

As a Friday member, you have access to thousands of free or low-priced generic drugs. Find them by using the prescription search on the Friday website or mobile app.

Most major pharmacies accept Friday Health Plans. Mail order services are offered through Walmart.

QUICK LINKS

Prescription Rx Resources
Check Your Prescription Tier
\$0 Preferred Generic List

COMMON PHARMACIES









LOCAL PHARMACIES







Under the Affordable Care Act (ACA), some preventive medications are free of cost. These include:

- + Aspirin
- + Contraceptives
- + Tobacco cessation products
- + Some vitamins, and more
- + Find the full ACA Drug List:

Visit Friday's **Prescription Rx Resources** to view the Friday prescription list and pharmacies near you.

How much you pay for a prescription drug is determined by its tier. Tier 1 medications cost the least and Tier 5 medications the most.

TIER 1	Preferred Generic	Some are \$0 for Friday Members	
TIER 2	Non-preferred Generic		
TIER 3	Preferred Brands		
TIER 4	Non-preferred Brand	s	
TIER 5	Specialty Drugs		

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Urgent Care or Emergency Room?



Know the difference.

When you need after-hours care that can't wait, *get it.* That's why you have health insurance.

But deciding where to go for care gives you greater control over your budget.

QUICK LINKS

Friday Health Plan Network

FINDING THE RIGHT LEVEL OF CARE

Primary Care — Visit your main doctor for annual well visits, illnesses, minor injuries, and preventing and managing health conditions. **Unlimited \$0 visits** on most plans.*

Urgent Care — Visit an Urgent Care Center for non-emergency illnesses and injuries when you might need more than your primary care, such as stitches, x-rays, labs or after-hours care. Hours vary. **Visits are \$75 to \$175** on most plans.*

Virtual Care with Teladoc — Speak to a doctor or mental health counselor 24/7/365 by phone or video call (for non-emergency care only) **for \$0** for all members.

Mental Health — Get mental health counseling in person or virtually. **Unlimited \$0 visits** on most plans.*

Emergency Care — Seek care for serious, life-threatening emergencies and injuries. This is **the most expensive care** and must meet deductible before insurance applies on most plans.

Visit your Friday Member Portal or Mobile App to review your health plan benefits and costs.

*\$0 visits available on all health plans except Catastrophic, Bronze Basic, Bronze HSA, and Silver HSA. See fridayhealthplans.com for details on all plans and benefits.

All plans issued by Friday Health Plans of North Carolina, Inc.



Explore Your Mental Health Resources



Friday connects the mind and body.

You know all the talk about the mind/body connection? It's more than talk, it's science. Which is why most Friday plans offer \$0 mental health counseling visits.*

QUICK LINKS

Friday Mental Health
Teladoc

All Friday members over 18 years old can access mental health counseling for \$0 through Teladoc.com. Other mental health visits—psychologists, psychiatrists, medication visits and inpatient stays—are billed as specialist visits.



*\$0 visits available on all health plans except Catastrophic, Bronze Basic, Bronze HSA, and Silver HSA. See fridayhealthplans.com for details on all plans and benefits.



Friday's Optional Vision Coverage



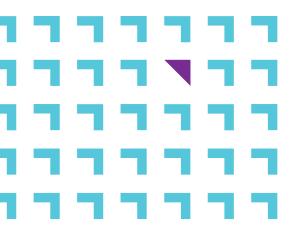
Your guide to VSP benefits.

If the Friday Health Plan you chose includes VSP Vision Coverage, you have personalized care from a VSP network doctor. Vision benefit is only available for "+ Vision" plans. Check your plan on your Friday Member Portal or Mobile App.

QUICK LINKS

Friday Member Hub VSP Vision Benefits Find VSP Providers Here's a quick guide to VSP benefits:

BENEFIT	DESCRIPTION	COPAY
WellVision Exam	Focuses on your eyes and overall wellEvery 12 months	ness \$0
Extra Savings	 Glasses & Sunglasses — 20% savings Contacts — 15% savings on exam Laser Vision Correction — 5–15% savings 	NA





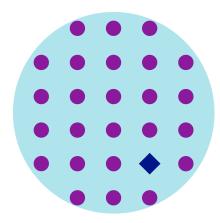
THAT'S IT!

You're 9 ways closer to wellness.

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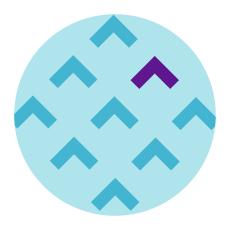






















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