



CARDHOLDER GUIDE Small Business Health Card

*The first national, electronic healthcare transaction network in the U.S.
Providing easy, convenient and affordable access to routine, preventive and primary healthcare services for the
uninsured and underinsured*

Finally, convenient, affordable healthcare for your family with HealthTransaction Network®...

- Convenient access to comprehensive healthcare services – at **highly discounted prices**
- Access to healthcare providers wherever you are
- Employer “pre-loads” the card with funds on a regular basis for you to spend on healthcare (stored value)
- **Pay-as-you-go healthcare:**
 - Pay only for the services you use, when you use them
 - Payment may be made by using the stored value attached to the HTN card or via cash, credit/debit card, check
- **No insurance company involvement needed! Just you and the healthcare provider!**

Sign-up and Get an HTN Card Today!



4 Easy Steps:

- 1 Visit any participating HTN small business health card issuing location (list of locations available at www.HTNnet.com)
- 2 Show one form of personal identification and the voucher provided by your employer
- 3 Receive your state-of-the art health card on the spot
- 4 Use the HTN card immediately for healthcare services, at any participating healthcare provider location (list of participating provider locations available at www.HTNnet.com)

How much does it cost to get an HTN card and use it?

- There is **no cost to the employee** to receive the HTN card and no transaction charges to the employee for using the card at participating healthcare locations!!

How do I use my HTN card?

- Present your HTN card at **any** participating healthcare provider location to get access to any of the highly discounted healthcare services they offer to HTN cardholders
- Look for the **HealthTransaction** symbol at healthcare provider locations, nationwide!

What kinds of healthcare services are available with my HTN card?

- Healthcare services include a variety of primary, preventive, wellness and urgent care services, such as:
 - Physical exams
 - Mammograms
 - Vaccinations
 - X-ray/imaging
 - Dental care
 - Eye care
 - Urgent care
 - Prescription medicines
 - Aesthetic medicine
 - Wellness/therapy services
 - and many more...
- Visit www.HTNnet.com for a complete list of healthcare services (including discounted fees) offered by each participating provider



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Where can I use the HTN card and what healthcare providers participate in the Network?

- A growing group of healthcare providers are providing quality healthcare services, including:
 - Community hospital systems
 - Primary care clinics
 - Physicians
 - Dental care providers
 - Eye care providers
 - Pharmacy providers
 - Urgent care centers
 - Therapy & wellness providers
- Visit www.HTNnet.com for a list of participating provider locations & healthcare services

Who will pay for the healthcare services?

- **Pay-as-you-go healthcare:**
 - Pay only for the services you use, when you use them
 - Payment may be made by using the stored value attached to the HTN card or via cash, credit/debit card, check
- Pay only the discounted fees charged by the provider for HTN cardholders – the lowest fees charged to individuals by each provider

Who will benefit from having an HTN card?

- Any consumer is able to receive the HTN card and will benefit from the HTN card and participation in the Network
- There are some individuals that will especially benefit from the Network and card, including:
 - Uninsured and Underinsured individuals:
 - People with high-deductible health plans
 - Senior citizens that do not qualify for Medicare/Medicaid, or have gaps in coverage
 - Young people 19 – 35 years old without adequate coverage

What if I already have health insurance, would this card still benefit me?

- **Yes.** The HTN card will benefit many consumers that already have some form of insurance – often just one visit to an HTN provider is all it takes to justify the cost of the card.
- Here are two examples of how the card may help insured people:
 - Consumers with high deductible insurance can use the HTN card for healthcare services that must be paid for out-of-pocket to meet their deductible amount.
 - Consumers with HMO style or other health plans often have limited or no coverage for dental care, pharmacy services, and/or eye care - they can use the card for these services.

How do I get additional information about the Network and my HTN card?

- Contact any participating healthcare provider (complete list is available at www.HTNnet.com)
- Visit our website frequently for updated information on our growing Network at www.HTNnet.com)

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