



## 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](http://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](http://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  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](http://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](http://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](http://www.HTNnet.com))
- Visit our website frequently for updated information on our growing Network at [www.HTNnet.com](http://www.HTNnet.com))

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