



Starting off the New Year with...

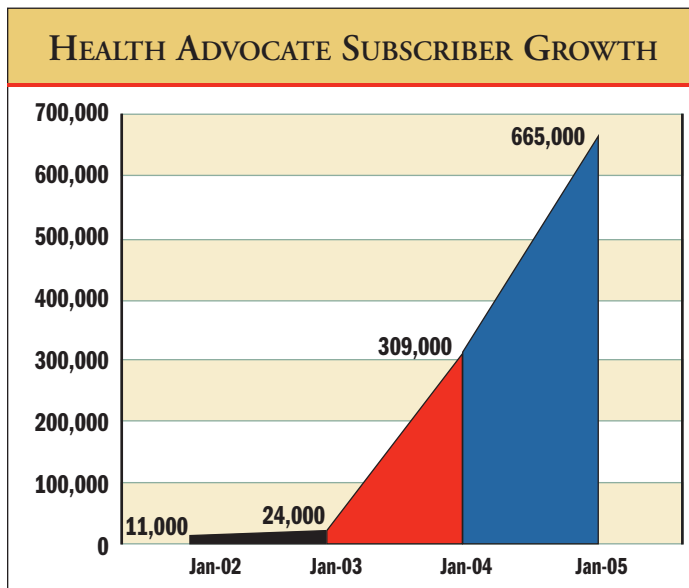
An Effective Strategy to Improve Your Benefit Program

As we begin the New Year, it is the perfect time to take steps to review your company's health benefit program. During the past few years, employers have been faced with significant year-over-year increases

in health benefit costs often without any options to stem these increases.

Health Advocate can help you save money and also enhance your workforce's productivity.

JOIN OTHER LEADING COMPANIES THAT USE AND BENEFIT FROM HEALTH ADVOCATE



Health Advocate is the nation's leading advocacy and assistance service. During this past year, we doubled in size. We now serve more than 3 million people across the country and 700 clients nationwide, including a number of Fortune 1000 companies, unions, insurers, third-party administrators and a host of other plan sponsors. We also have a range of other regional and local companies including colleges and universities, law firms, public sector entities, hospitals, manufacturers and service organizations.

Bankers Association Group Benefits Trust, Buchanan Ingersoll, PC, Philip Morris USA, Infinity Broadcasting, W.L. Gore & Associates, Delaware Valley College, Atlantis Health Plan, CBS, Dimension Data.

Our growth is very much related to our demonstrated ability to help people through challenging healthcare issues and to also help plan sponsors and their employees realize substantial productivity and medical costs savings.

HEALTH ADVOCATE MAKES NEWS

Health Advocate has been fortunate to receive broad-based media coverage featuring some of the truly dramatic results of our efforts. We have been featured on the *CBS Evening News with Dan Rather*, *NBC 10 TV*, the *Wall Street Journal*, *Washington Post*, *New York Times*, *Philadelphia Inquirer* and a range of other prominent publications.



You can view the CBS and NBC TV news stories or read the complete media coverage about Health Advocate by visiting our website at: www.HealthAdvocate.com.



HEALTH ADVOCATE WILL HELP YOU GET CONTROL OF YOUR HEALTHCARE COSTS

Here are just a few of the ways we can help your company:

- **Medical Cost Savings:** Savings generally result from a range of interventions including finding and resolving errors in provider bills, settling and negotiating balance-billing issues and correcting inappropriately applied charges.
- **Medical Efficiencies:** Our efforts to make the medical delivery system work more efficiently and effectively for the subscriber saves money and improves the likelihood of a successful outcome.
- **Productivity and Time Savings:** Our involvement relieves employees of the burden of dealing with healthcare matters by themselves, greatly reducing productivity loss.
- **Health Coaching:** Health Advocate provides authoritative health information and support. We attempt to help prepare our members for their physician visits and help them better understand their serious or chronic conditions. In this way your employees will be better informed and can become a more active participant in the management of their health. Most importantly, our caring staff is always there for our member trying to make challenging times a little easier for them.

- **HIPAA Compliance:** Providing your employees or members with the ability to have their healthcare interactions handled by us can help your organization better meet HIPAA's privacy requirements and help reduce your liability exposure.
- **Employee Satisfaction:** Your employees will benefit greatly from our personalized service. When employees call for assistance they are assigned their own Personal Health Advocate who works to solve their problems allowing them to return to work and their daily life. Our PHAs are supported by a team of medical directors and administrative experts who know the "ins-and-outs" of the healthcare system. Another unique feature of our service is coverage for the extended family. In addition to the employee, their spouse, dependent children, parents and parents-in-law are also covered.

You can count on us to help provide expert assistance when your employees need help with a healthcare or insurance related issue. Our minimal per employee per month fee will return great value to your organization and your employees.

Examine real-life examples of how Health Advocate can help your organization and employees with challenging issues. Visit www.HealthAdvocate.com.

GET STARTED TODAY

Health Advocate welcomes inquiries about our complete range of services from employers, unions and other plan sponsors as well as benefit consultants and brokers. We have a team of professionals located in various parts of the country available to help answer your questions and support your needs. Please feel free to contact **David Rocchino**, Executive VP, Sales and co-founder, at **610-397-6963** or drocchino@HealthAdvocate.com to arrange to have one of our regional vice presidents of sales contact you. We look forward to helping to serve your needs.

ABOUT HEALTH ADVOCATE, INC.

Health Advocate was founded to help Americans deal with many of the problems they routinely encounter when accessing the healthcare system. The company currently serves more than 3 million Americans. Through its relationships with more than 700 employers, unions, third-party administrators, insurers, and other organizations both large and small, nation-wide, Health Advocate offers its clients a broad spectrum of time and money saving advocacy and assistance solutions to help organizations and their respective employees and members more easily navigate the complexities of the healthcare and insurance systems. Health Advocate has received widespread recognition for its work. It has been featured on the CBS Evening News, NBC 10 TV, and in the Wall Street Journal, New York Times, Washington Post, Philadelphia Inquirer, Crain's New York Business and a range of other publications. The company, independently held, is headquartered in suburban Philadelphia.

Health Advocate provides administrative and informational services. Health Advocate does not provide health insurance or medical services or recommend treatment. All of Health Advocate's services are offered in a manner that fully respects and protects the privacy of our members and the confidentiality of their medical information and is compliant with all regulatory requirements. More information can be found at www.healthadvocate.com.