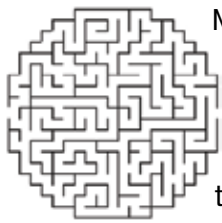


@YOURservice

Get personalized help through the healthcare maze



No more run-around, red tape or worry! Health Advocate — your free benefit from your employer — offers one-on-one help anytime you have a healthcare or insurance-related issue. When you call the toll-free number, you'll be assigned a highly experienced Personal Health Advocate who knows the ins and outs of healthcare. These nurses, medical directors and insurance experts do the legwork to sort out medical bills, locate specialists, find eldercare and more.

Health Advocate:

- Helps you find the right doctors, hospitals and specialists fast
- Covers you, your spouse, dependent children, parents and parents-in-law
- Is completely confidential

Nearing 65? Get the 411 on Medicare



By law, you'll need to make decisions concerning Medicare before your 65th birthday. Health Advocate can help you through the maze to decide if you should:

- Sign up for Medicare or a Medicare Advantage Plan (Medicare Part C)
- Sign up for drug coverage under Medicare Part D
- Consider a Medigap plan to help pay for expenses not covered by Medicare

“They saved me a bundle.”



8 out of every 10 medical bills reviewed contain errors, studies show. Health Advocate can decipher complicated codes and uncover mistakes. Just ask Bonnie, a member who called for help about a bill she kept getting for anesthesia following surgery. Her Personal Health Advocate discovered that the services had actually been coded incorrectly and was able to have all claims reprocessed for payment.

“It was such a relief to finally get results.”

PRE-RETIREE ALERT ⚠

Coverage Questions Answered

Your Personal Health Advocate can help you make informed decisions about health coverage you may need after retirement. We'll inform you about COBRA, private insurance or other coverage. We can even help you decide if you should postpone retirement based on your particular coverage issues.



We know healthcare lingo.
Let us guide you through the maze.

Call **1-866-695-8622** (toll-free)
Email: answers@HealthAdvocate.com

*“I needed a lifeline
and they gave me one.”*



Janine called Health Advocate in great distress as her depression kept her up all night. She needed rather quickly to see a therapist in her plan’s mental health network. A Personal Health Advocate specializing in behavioral health contacted a mental health therapist in Janine’s health plan network who could see her the next day.

*“They found me the right doctor
at the right time.”*

Why Your Fellow Employees Call Us



*Here are 10 reasons
employees called us in 2007*

1. Benefits explanations
2. Claims assistance
3. Locating specialists
4. Finding doctors and other healthcare providers
5. Health information about conditions
6. Mental-health related issues
7. Assistance with prescription drug issues
8. Enrollment support
9. Coordinating care among multiple providers
10. Appeals assistance

Is that test really necessary?



44% of Americans say they ignored treatment because they thought the treatment was overly aggressive or unnecessary. Your Personal Health Advocate can help give you the know-how to evaluate and discuss appropriate treatments with your doctor, learn about benefits and risks, side effects, health coverage and recovery time.

We Find Eldercare **FAST**

Caring for an elderly loved one can be a daunting, multi-task affair. We can ease your burden.

Health Advocate can help:

- Locate in-home care, adult daycare, assisted living and long-term care
- Arrange transportation to services
- Arrange appointments with hard-to-reach specialists
- Arrange for transfer of x-rays and other records
- Schedule second opinions
- Interpret doctor’s explanations and instructions
- Ease transactions between physicians and insurance company
- Find community support services
- Coordinate care among providers
...and more



**We’ll take on your
healthcare issue,
big or small.**

*Carry your insurance card
and Health Advocate card.*

**CALL
NOW**

1-866-695-8622 (toll-free)
www.HealthAdvocate.com/members