

HealthAdvocate@yourservice

Use the keys

Get help to navigate healthcare

Your FREE Health Advocate benefit, paid by your employer or plan sponsor, gives one-on-one help for any healthcare or insurance-related issue, when you need it most. You'll save time and money.



HEALTH
Advocate™



Make the most of your healthcare and health benefits

We're here when you need us most

Your All-in-1 benefit can be accessed 24/7. Normal business hours are Monday-Friday, between 8 am and 9pm Eastern Time. After hours and during weekends, staff is available for assistance.

Learn about your Health Advocate benefits

- Health Advocate is a benefit paid by your employer or plan sponsor
- Team of Personal Health Advocates
Registered nurses, supported by medical directors and benefits and claims specialists, talk to your insurance company and providers
- Compares costs
- Finds the right providers, hospitals
- Assists with eldercare
- Untangles medical bills...and more!

We cover you, your spouse, dependent children, parents and parents-in-law.

8 out of every 10 medical bills reviewed contain errors



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 (PHA) discovered that the services had actually been coded incorrectly and was able to have all claims reprocessed for payment.

**Just call us.
866.695.8622**

Are you 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

Coverage questions answered

We'll break it down and make it simple

Your Personal Health Advocate (PHA) can help you make informed decisions about health coverage you may need after retirement.

How we help:

- We'll inform you about COBRA, private insurance or other coverage.
- We can even help you decide if you should postpone retirement

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 (PHA) 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.



Relocating?

We'll find the right resources.

Health Advocate can help ensure a seamless transfer of care for your family no matter where you move.

We can:

- Find qualified doctors, dentists, hospitals and specialists at your new location
- Expedite appointments
- Help transfer medical records
- Address changing insurance issues ... and more

Your PHA stays with you for any follow-up needs.

Knowing the basics

Saves time + money



We're experts at getting the right answers

Health Advocate is a benefit paid by your employer or plan sponsor.

Our Personal Health Advocates are registered nurses, supported by medical directors and benefits and claims specialists, who do the legwork, and interact with your insurance plan and providers.

**Just call
866.695.8622**

www.HealthAdvocate.com/members

PHAs are available Monday-Friday, 8 am to 9 pm Eastern Time. After hours and on weekends, staff is available for assistance.

Top 10 reasons to call

Why your fellow employees call us

1. Clarifying benefits
2. Sorting through medical bills
3. Locating specialists
4. Finding doctors and other healthcare providers
5. Answering questions about tests, treatments, medications
6. Addressing mental health issues
7. Assistance with prescription drug issues
8. Negotiating claims
9. Clarifying complex conditions
10. Providing eldercare assistance



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“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 to see a therapist in her plan's mental health network rather quickly. A Personal Health Advocate (PHA) 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.”

Always
at Your
Side™



HealthAdvocate™



HealthAdvocate™



HealthAdvocate™



HealthAdvocate™

Independent. Confidential. Convenient.

Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Health Advocate helps you with **healthcare and insurance-related problems**

- Find the right doctors, specialists, hospitals
- Untangle medical bills
- Locate eldercare and support services
- Unlimited calls
- Save time, money and worry



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