

Your Lifeline

for Healthcare and Insurance Help



HEALTH
Advocate[™]

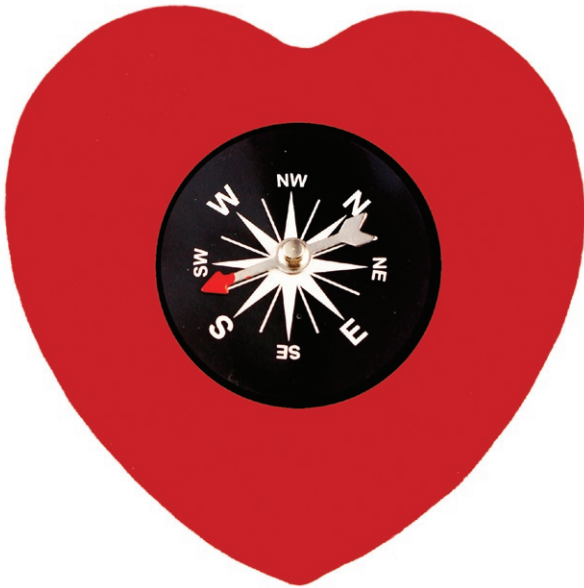


Health Advocate is a benefit that doesn't cost you anything

Your employer or plan sponsor makes it available to help you and your family get answers involving your medical, hospital, dental, mental health, medication and other healthcare issues. We also help resolve medical billing problems and other insurance-related concerns.

We'll help you starting **Now**

Just call (toll-free) **866-695-8622**



Someone always at your side until the problem is resolved

Your Personal Health Advocate will cut through the red tape, talk to your doctors and insurance company and get to the heart of your issue, fast.

During your very first call, you will be:

- Assigned your own Personal Health Advocate—typically a registered nurse, supported by medical directors and benefits and claims specialists
- Asked for necessary background information
- Assured that your Personal Health Advocate will work on your question or problem, no matter how long it takes

The Many Ways Health Advocate Helps

Don't Know Where to Turn? We point the way

- Find the right doctors, dentists, specialists and other providers
- Schedule appointments, arrange for special treatments and tests
- Locate the right treatment facilities, clinical trials
- Answer questions about test results, treatments and medications
- Research and locate newest treatments, secure second opinions
- Help transfer medical records, x-rays and lab results

Confused by Health Insurance? We cut through the red tape

- Explain coverage stipulations, alternatives for uncovered services
- Get appropriate approvals for covered services
- Address coverage for simple and complex treatments

Overwhelmed by Medical Bills? We go to bat for you

- Uncover mistakes
- Get estimates, negotiate fees, payment arrangements
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials
- Advise about appeals rights

Need Eldercare and Caregiver Services? We ease your burden

- Find in-home care, adult day care, assisted living, long-term care
- Clarify Medicare, Medicaid and Medicare Supplemental plans
- Coordinate care among multiple providers
- Arrange transportation to appointments

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Give us your healthcare and insurance problems

We'll take care of you

Medical Claims Problems

Sara had been trying to get coverage for a recent hospital stay. Health Advocate found a coding mistake on the bill and worked with her doctor, hospital and health plan to correct it so the claim could be reprocessed, saving her \$10,000.

Complex Healthcare Issues

Jeanna's son was diagnosed with a rare cancer and needed comprehensive medical care. Health Advocate found doctors, specialists and a treatment center and helped schedule appointments.

Insurance Problems and Red Tape

Gina's husband needed surgery for a life-threatening condition, but the paperwork approving the procedures got "lost in the system." Health Advocate tracked down and coordinated the paperwork between the doctor, insurance plan and hospital and helped convince the insurance company to permit a prompt operation.

Eldercare Problems

Alan needed services for his mother who lived out-of-state and had a number of medical and mental health problems. Health Advocate found home healthcare and subsequently a nursing home with an Alzheimer's unit for his mother's long-term care.



We save you time, money and worry

Your whole family can use Health Advocate

You, your spouse, dependent children, parents and parents-in-law can call as often as needed, at no cost to you.

We're not an insurance company

We don't replace your health insurance plan. Instead, we help with your healthcare or insurance problems.

Your privacy is protected

Our staff follows careful protocols and complies with all government privacy standards. Your medical and personal information is strictly confidential.

We're here when you need us most

Health Advocate can be accessed 24/7. Normal business hours are Monday-Friday, between 8 a.m. and 9 p.m. Eastern Time. After hours and during weekends, staff is available for assistance.

Stay Connected



Take a look at the Member Video
www.HealthAdvocate.com/Members



Pick up the phone and give us a call
866.695.8622



Send us an email
answers@HealthAdvocate.com

Health Advocate helps you with healthcare and insurance 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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