# Health Advocate OYOURSETVICE

#### Health Advocate helps you stretch your healthcare dollars

We can help you keep a lid on your medical costs, help you make informed decisions and decrease the time spent on resolving your healthcare and insurance issues.

## We are at your side when it matters most

Your FREE employer-paid Health Advocate benefit gives you unlimited access to your own Personal Health Advocate (PHA), typically a registered nurse backed by medical directors and benefits and claims specialists. You get one-on-one help for any healthcare or insurance-related issue, when you need it most.

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

Simply CALL Health Advocate: 1-866-695-8622 (toll-free) answers@HealthAdvocate.com

#### Health insurance can be confusing! We'll make it crystal clear.

Your assigned Personal Health Advocate (PHA), who specializes in benefits will carefully explain the details of your coverage, including co-pays and deductibles and answer other questions to help you get the most out of your health benefit.

## Have an Upcoming Procedure? What's it Going to Cost?

Prices for certain healthcare services can vary widely even within your own zip code. Your Personal Health Advocate (PHA) will help provide comparative health cost estimates, give you a report and clearly explain your out-of-pocket costs. Your PHA can also help you understand your benefits, find doctors and much more.



#### Let us help you compare costs

We'll get you cost estimates to help you make the best decisions.

Avoid Sticker Shock... Ask About Health Cost Estimator<sup>™</sup> Call Now: 1-866-695-8622 (toll-free)

#### Let us help you navigate the maze

- Find doctors, specialists, other providers
- Untangle medical bills, uncover errors
- Facilitate referrals for covered services
- Clarify health plans, coverage

"Based on their cost estimates, my child was able to get a needed ear tube insertion procedure for a much lower cost."



#### If you have a serious medical concern, we'll give you serious help



If you or a family member are facing a serious medical condition, your PHA can

explain the condition, clarify the latest treatment options and help locate top doctors and medical institutions across the country. If needed, we can help schedule appointments and research transportation and lodging.

## What's YOUR healthcare issue?



Whether you need to find a doctor in your network, get in to see a specialist or address a billing error, our PHAs can help find you the answers when you need it most.

Helps starts with a single call: 1-866-695-8622 (toll-free)

#### We are at your service

Call about your healthcare need today. Carry your insurance card and Health Advocate card.

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#### 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.

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## When You Need a Second Opinion... We Can Set One Up

Our medical staff thoroughly researches and contacts a leading specialist who has a track record treating your condition for a face-to-face second opinion. You may learn about newer, less invasive—and possibly, less costly—procedures.



#### Your PHA can:

- Facilitate a face-to-face consultation, research transportation options
- Help you prepare questions for the doctor
- Explain about tests, treatments, health coverage
- Help transfer medical records...and more

## Save on Your Medications

We'll help you find generic equivalents for brandname drugs. We can also help:

- Prepare you to talk to your doctor about your Rx needs
- Assist with mail-order prescription plans
- Locate pharmacies carrying special medical equipment...and more



### Need an in-home caretaker? Services for a sick loved one? A nursing home for Mom or Dad?



#### We can find you the support you need

We can locate quality facilities and caregivers and address a range of coverage issues, including Medicare and other senior issues.

Remember: Your Health Advocate benefit also covers your parents and parents-in-law.

Let us tend to the details of your issue. You'll save time, money – and best of all – you'll have peace of mind.