

# Introducing a New Benefit—Health Advocate™

We are very pleased to inform you that we have made the decision to offer **Health Advocate**, a new and important benefit, to our employees and their eligible family members. Health Advocate is designed to help handle healthcare and insurance-related issues by cutting through the red tape and barriers that so often create frustration and problems.

## You will have an advocate at your side

With Health Advocate, you will have access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefits and claims specialists. You will have the confidence in knowing that the entire Health Advocate team is working on your behalf to help you and represent your needs.

Here is just a sample of the many services you will now have readily available to you with Health Advocate:

- Help finding the right doctors and hospitals
- Help obtaining services for your elderly parents and parents-in-law
- Help scheduling appointments, especially with hard-to-reach specialists
- Help when faced with serious illness or injury
- Help securing second opinions
- Help obtaining cost estimates for procedures
- Help with insurance claims and billing issues
- ...and much more!

One of the other unique features of Health Advocate is that your extended family will be able to use their special services. **In addition to you, your spouse and dependent children, your parents and parents-in-law will also be covered under this program.**

## About Health Advocate

It should be noted that Health Advocate does not provide health insurance or medical coverage. Their program is not a substitute for your current health insurance plan. Rather, Health Advocate complements your basic health coverage by facilitating your interaction with healthcare providers and insurers.

## Getting Started

- **Using your new benefit.** Your Health Advocate benefits are effective on **April 1, 2015**.
- **Informational materials.** Health Advocate's Get Started Guide, describing the complete menu of services and how to use them, will be provided to you or can be obtained at the Human Resources department. As part of this guide, you will receive several wallet cards with the Health Advocate toll-free number printed on each card.
- **A single telephone number to call.** Whenever you or an eligible family member encounters a healthcare or insurance-related issue, all you have to do is **call Health Advocate at 866.695.8622** (toll-free) for assistance. When you call Health Advocate they may ask you to complete a Medical Information Release Form. Please be assured that all of your personal information will be kept strictly confidential by Health Advocate and your privacy will be protected.

Our decision to offer Health Advocate clearly reflects our interest in making certain that our employees have the best possible healthcare. We believe that you and your family will greatly benefit from this valuable service.



# HealthAdvocate™

## Your Lifeline for Healthcare Help

**24/7**  
Support

**866.695.8622**

[HealthAdvocate.com/members](http://HealthAdvocate.com/members)

### Find the right doctors

We'll also locate the right hospitals, dentists and other leading healthcare providers anywhere in the country.

### Schedule appointments

We can help expedite the earliest appointments with providers, including hard-to-reach specialists, and arrange treatments and tests.

### Resolve benefits issues

Turn to us for help resolving claims issues, untangling medical bills and coordinating benefits.

### Assist with eldercare

We address senior issues such as Medicare and related healthcare issues facing your parents and parents-in-law.

### Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.

### Work with insurance companies

Our team works on your behalf to obtain appropriate approvals for needed services.

### Get your questions answered

We help you become informed about test results, treatments and medications prescribed by your physician.

### Help to make informed decisions

We will research conditions and treatment options, and facilitate second opinions.

## Help is Only a Phone Call Away

Call 866.695.8622 today. Your Health Advocate benefit is paid by your employer or plan sponsor and covers eligible employees, their spouses, dependent children, parents and parents-in-law.



Download our NEW SmartPhone App  
App Store / Google Play

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

**HealthAdvocate™**  
Always at your side

HealthAdvocate™



# Get Started Guide

Your Lifeline for

Navigating the  
Healthcare and  
Insurance Maze

**HealthAdvocate™**  
Always at your side



Always  
at Your  
Side™

## Welcome to HealthAdvocate

You have complete access to our comprehensive Health Advocacy service at no cost, courtesy of your employer or plan sponsor. Our program is designed to help you and your family navigate healthcare and insurance-related issues, resolving problems that you may encounter.

This guide provides an overview of how Health Advocate works and the many ways we can help you. Remember, if you have a question or need assistance, we're a phone call away. **We look forward to serving you.**

## We are here to help you

During your first call, you will be assigned a Personal Health Advocate who will begin helping you right away.

Personal Health Advocates are typically registered nurses, supported by medical directors and benefits and claims specialists. They'll help cut through the red tape and assist with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services and **get to the heart of your issue.**

## **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 or clinical trials
- Answer questions about test results, treatments and medications
- Arrange second opinions; transfer medical records

### **Confused by Health Insurance? We cut through the red tape.**

- Clarify benefits
- Get to the bottom of coverage denials
- Uncover billing errors
- Get appropriate approvals for covered services
- Supply providers with information needed to pay a claim

### **Want to Save on Healthcare Costs? We help find solutions.**

- Find options for non-covered services
- Negotiate payment arrangements with providers
- Provide information about generic drug options

### **Need Eldercare Services? We're there for you.**

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

**We'll help you starting Now.**

**Just call (toll-free) 866.695.8622**

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 specialists and a treatment center, and helped schedule appointments.

### **Insurance-related Problems and Red Tape**

Gina's husband needed surgery for a life-threatening condition, but the paperwork approving the procedure 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**

Eligible employees, their spouses, dependent children, parents and parents-in-law can call as often as needed, at no cost to you.

### **We're not an insurance company**

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.

### **Your privacy is protected**

Our staff follows careful protocols and complies with all government privacy standards. Your medical and personal information is kept 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 am and 9 pm, Eastern Time. Staff is available for assistance after hours and on weekends.

## **Stay Connected**



**866.695.8622**



Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

Web: [HealthAdvocate.com/members](http://HealthAdvocate.com/members)



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## HealthAdvocate.com/members

- ✓ Health Advocacy
- ✓ Find the right doctors
- ✓ Untangle insurance claims
- ✓ Secure second opinions



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