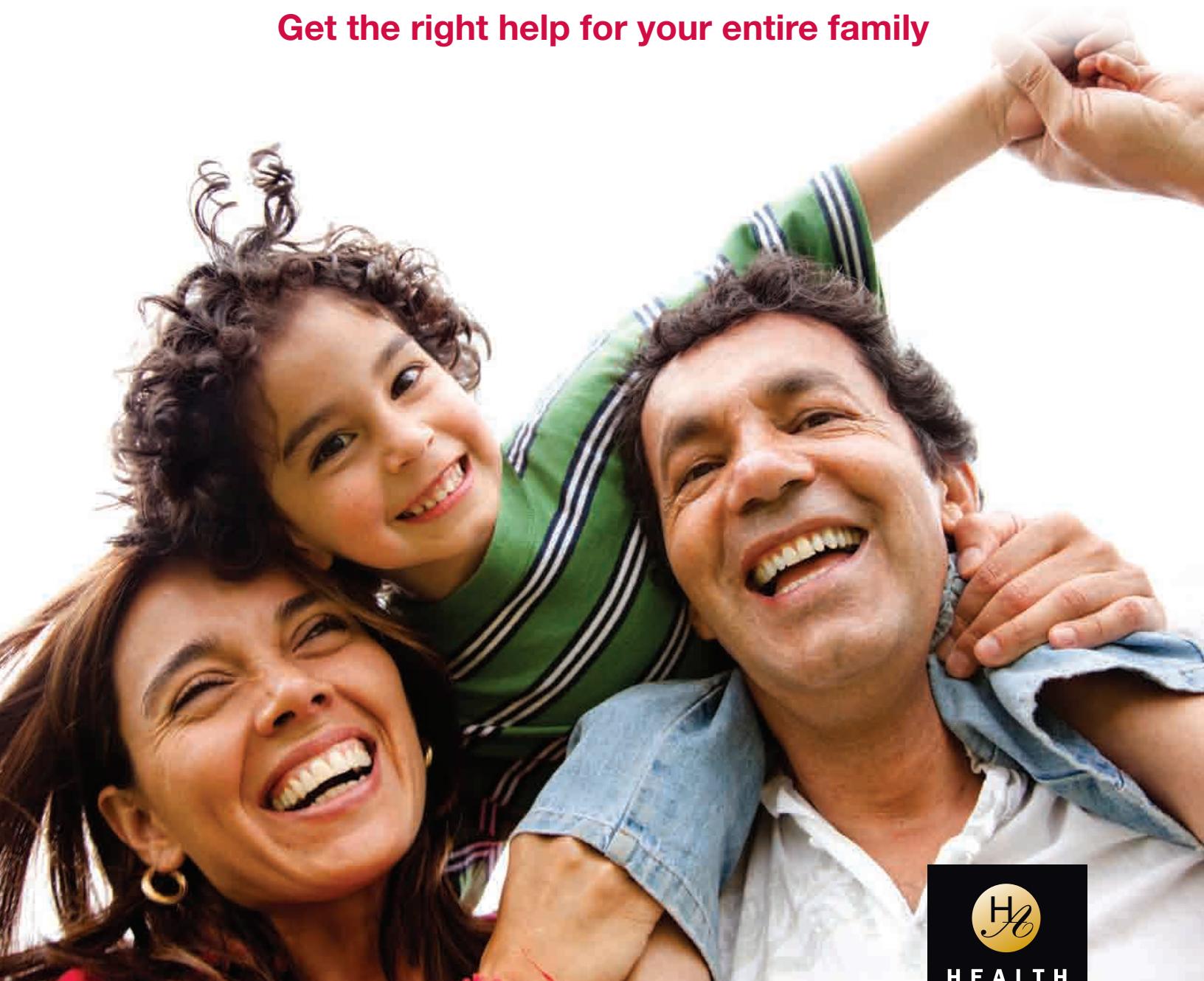


Exclusively for Health Advocate Members

HealthAdvocate@yourservice

A Healthy Start

Get the right help for your entire family



Help is Only a Phone Call Away

Make the most of your Health Advocate benefit

Health Advocate is a **FREE**, completely confidential benefit, paid by your employer or plan sponsor, that personally helps you resolve healthcare and insurance-related issues.



A Personal Health Advocate (PHA), typically a registered nurse, supported by medical directors and benefits and claims specialists, will find the right answers, quickly and dependably.

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

Hours:

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

Your Personal Health Advocate can help:

- **Find** doctors, specialists, hospitals and treatment centers nationwide
 - **Resolve** billing and claims issues
 - **Navigate** your insurance plan
 - **Provide** cost estimates of common medical procedures
 - **Expedite** appointments with specialists
 - **Explain** conditions, treatments
 - **Secure** second opinions
- ...and more

Caring for a sick loved one?

Turn to us

More than 50 million Americans care for a chronically ill or disabled loved one. The tasks of caregiving can be very time-consuming and stressful. A Personal Health Advocate can lend you support when you need it most.

A PHA can:

- Research complex conditions, latest treatment options
- Locate in-home care and back-up support services
- Find specialists, help schedule earliest appointments
- Arrange for a second opinion
- Identify leading treatment centers
- Coordinate care among multiple providers
- Address coverage issues

...and more

Just call 866.695.8622



"They took care of so many details. I have peace of mind knowing that my daughter is getting the best care available."

Switched to a consumer-driven health plan?

We'll help you get the most out of it

A Personal Health Advocate can:

- Explain coverage, including co-pays and deductibles
- Clarify the advantages of a Health Savings Account (HSA) and a Flexible Spending Account (FSA)
- Help you learn to track your medical expenses



Save on out-of-pocket costs

We'll shrink them down to size

Your PHA can find in-network doctors, dentists and other providers who are accepting new patients, and work with out-of-network providers to lower fees.

Health Cost Estimator™ service

You can also receive price estimates for common medical procedures so you can shop wisely.

"Reviewing estimated costs helped me save more than \$500 on my colonoscopy."

Save Time + Money

We cut through the red tape



Reduce undue ER visits for minor complaints

If you don't really need to go to an ER, your PHA can find in-network doctors and dentists who offer after-hours care, locate the nearest urgent care clinic, and even help research transportation to appointments. You'll save time and money.

Always call 911 or go to the ER in a true emergency: severe injury, prolonged vomiting, trouble breathing, a broken bone, chest pain or any other severe condition.



Don't skip preventive screenings Make them a priority!

A PHA can:

- Clarify coverage for preventive care
- Explain screening recommendations
- Answer questions about colonoscopies, mammograms and other screenings
- Help facilitate transfer of results to your doctor
- Locate resources for childhood immunizations

We're experts at getting the right answers

Our PHAs will get to the bottom of your issue, work with your insurance plan and providers, and follow up with you every step of the way.

**Just call
866.695.8622**

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Real People. Real Stories. Real Results.



Your Personal Health Advocate can help find the right answers

Problem: A potentially lethal abdominal aortic aneurysm had 54-year-old Agnes facing an “open” surgery. The surgery would involve a lengthy recovery time, and Agnes wanted to know what other less-invasive options she had that would have her back on her feet sooner.

Solution: Agnes’ Personal Health Advocate researched several medical centers across the nation that offered a new procedure to repair the aortic aneurysm that was not an “open” procedure. Agnes chose the less-invasive procedure and once she returned home, she was back to her normal activity after just three days.

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Get Healthcare Help Now



866.695.8622



Email: answers@HealthAdvocate.com

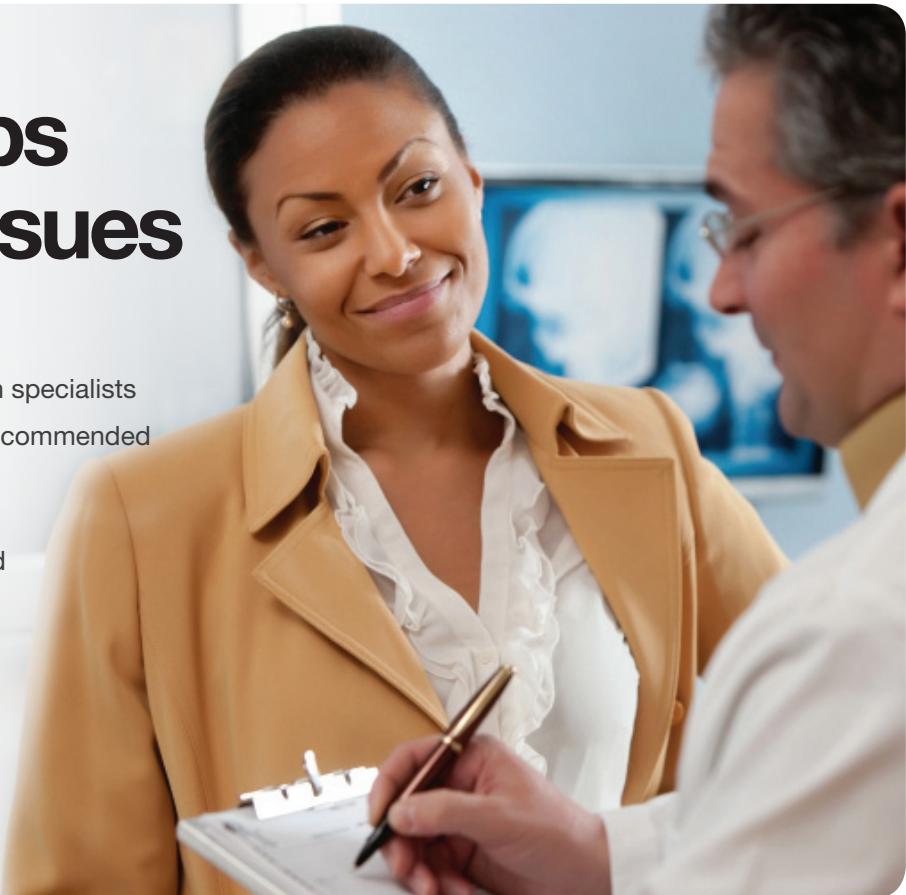
Web: HealthAdvocate.com/members

Your PHA helps with clinical issues

We'll do the legwork for you

- **Facilitate** appointments with hard-to-reach specialists
- **Explain** diagnoses, tests and treatments recommended by your doctor
- **Prepare** you for doctor visits
- **Assist** with obtaining preauthorizations and predeterminations for medical procedures
- **Help** resolve denied claims

Let your PHA handle the details of your issue. You'll save time, money and best of all, have peace of mind.



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.