



**Our Personal Health Advocates can answer questions about your benefits and health plan,** explain insurance jargon, help you understand your coverage, find doctors and support you through medical issues.



#### **Help you understand your benefits**

We will answer questions about your benefits and coverage, including medical, prescription, dental and vision.



#### **Explain your share of the costs**

This includes the deductibles you have to meet before the insurance pays, as well as the copays/coinsurance for doctor and medical visits.



#### **Confirm your doctors' network status**

We can help locate in-network providers and explain your out-of-network benefits, if needed.



#### **Clarify health conditions**

We can answer questions about diagnoses and treatments and research the latest treatment options.



#### **Coordinate care and services**

Our clinical team will help coordinate services relating to all aspects of your care.



#### **Arrange second opinions**

We'll connect you with the right specialists and coordinate the transfer of medical records.



#### **Help to make informed decisions**

We help you become informed about test results, treatment options, medications, and more.



#### **Resolve claims and billing issues**

We'll work on your behalf to resolve complicated medical claims and billing issues.



#### **Help on the go**

Quickly reach us any time you like — by phone, email and secure messaging. Easy access to our website and mobile app for articles, tips, tools and more!



**Download the app today!**

Health Advocate is available at no cost to employees and their eligible family members. Completely confidential.



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