



**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.



**HealthAdvocate<sup>SM</sup>**