



# Healthcare is complex

We're here to help make it easier!

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