Real People, **Real Stories**

Insurance-related issues

Gina's husband needed surgery for a life-threatening condition. 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 convinced the insurance company to permit a prompt operation.

We can help.

Call us today!

24/7 support

866.695.8622

Visit us online at: HealthAdvocate.com/members

We're here when you need us most

Your Health Advocate benefit can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 12 am (midnight), Eastern Time. Staff is available for assistance after hours and on weekends.

There is no cost to use our service

Your employer or plan sponsor offers your Health Advocate benefit at no cost to you.

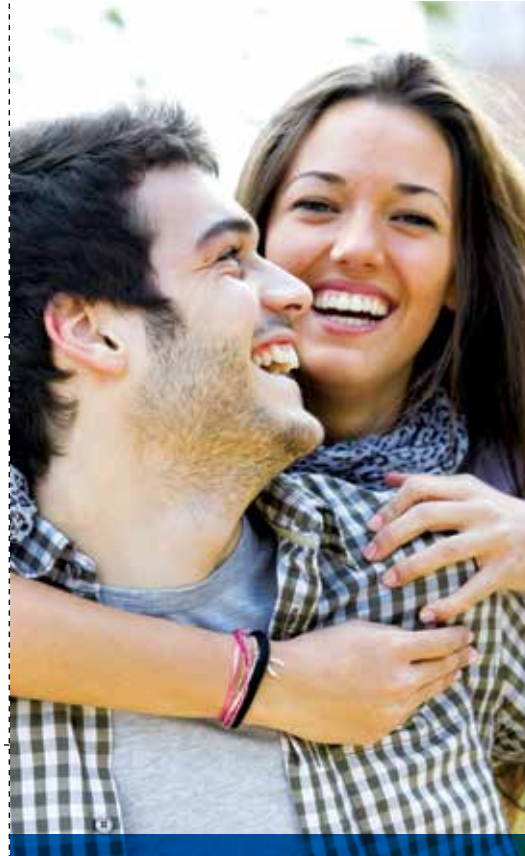©2016 Health Advocate   HA-CM-1605031-6.1BRO-R

We're not an insurance company

West's Health Advocate Solutions is not affiliated with any insurance or third party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

Your privacy is protected

Our staff carefully follows protocols and complies with all government privacy standards. Your medical and personal information is kept strictly confidential.

Welcome
to Your New Health Advocate Benefit

Health Advocate is a service provided at no cost to you, courtesy of your employer or plan sponsor. It can help you and your eligible family members resolve healthcare and insurance-related issues— all through a single, toll-free number.

We look forward to serving you!

HealthAdvocate Solutions℠   **west** ®

Introducing Health Advocacy

This helpful guide provides an overview of Health Advocate and its many services. If you have questions or need assistance, **simply call the toll-free number for prompt support.**

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.**

Who is covered?

Health Advocacy is available to eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

How We Can Help

Don't know where to turn?
We point the way.

- **Find the right doctors,** dentists, specialists and other providers
- **Schedule appointments;** arrange for treatments and tests
- **Answer questions** about test results, treatments and medications

Confused by health insurance?
We cut through the red tape.

- **Clarify benefits;** uncover billing errors
- **Get to the bottom of coverage denials**
- **Get appropriate approvals** for covered services

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
- **Research transportation** to appointments

24/7 support

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