

WHEN



IT



COMES



TO



HEALTHCARE



FINALLY...



*You Have
Someone on
Your Side!*



HEALTH
Advocate™



*Please contact Health Advocate™
at 1-866-695-8622 (toll free)
or email us at
answers@healthadvocate.net
if you need assistance.*

Health Advocate does not provide health insurance or medical services, nor does it recommend treatment. Consequently, all medical services are provided by independent healthcare practitioners, who are not employees or agents of Health Advocate, Inc. Health Advocate™ provides administrative and informational services through our employees and contracted service providers. Therefore services of your Health Advocate program may be provided by independently contracted Health Advocate strategic partners. All of Health Advocate's services are offered in a manner that fully respects and protects the privacy of our members and the confidentiality of their medical information and is compliant with all regulatory requirements. For a complete list of terms and conditions of your Health Advocate program, please refer to either the Employer Services Agreement or the Individual Services Agreement.

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WELCOME

innovative

Your employer or group sponsor has contracted with Health Advocate to provide you with a great new health benefit. We are on your side to help you and your family when you need to use healthcare services. Our innovative program is designed to give you expert help and support and to make sure that when it comes to your healthcare needs you will have someone watching out for your interests.

Health Advocate will help you and your family get the respect and dignity you deserve when you need healthcare. We give you our personal assurance that our entire team will work to make sure you are fully satisfied with our outstanding service and expert capabilities.



You **Now** Have A *Personal* Health Advocate
In Your Corner To *Help You And Your Family*
Find Out...

How to find the best doctors and get in to see them

Talk to the experts

How to get help for elderly parents

Get the right answers

How to obtain unbiased health information

Make sure you have the best

How to get help scheduling timely appointments

Protect your loved ones

How to identify a renowned medical institution regarding a serious illness or injury

End your frustrations

And... much more!

You are always #1



Peace of mind has a new name!

WE HELP TO MAKE HEALTHCARE EASY TO USE AND ENJOY

We Serve As Your Trusted Advisor

Our Personal Health Advocates are highly trained Registered Nurses, backed by a staff of medical directors and administrative experts. When you call for assistance you will be assigned a Personal Health Advocate who will take responsibility for helping you. Simply put, we help to make sure that you get the most from your healthcare experience.

Advocates of Excellence™

Depending upon life circumstances, people seek expert counsel on a range of health needs. Our Advocates of Excellence program will identify top medical institutions and providers throughout the country to assist you in meeting your complex medical needs.

Physician Locator™

For more routine needs, Health Advocate's Physician Locator will help you identify physicians and institutions anywhere in the country. This service is especially valuable for individuals who need a new doctor, travel often or are relocating to a new community.

Benefits Advantage™

Dealing with claims denials, healthcare bills, payment arrangements and related administrative and clinical issues is no simple task. It is time-consuming and it can be costly if you don't know how to navigate the health and insurance systems. Your Personal Health Advocate will help sort out and solve these complex issues for you. We work through coverage and clinical issues, assist with benefit denials and help negotiate billing overcharges. We also provide advice or assistance to you when filing a complaint or grievance with your insurer. Our Benefits Advantage program offers you the confidence that you have a strong and knowledgeable advocate in your corner at all times.

Health Advocate CareQuest™

Locating the best and most convenient service when it comes to meeting one's healthcare needs is no easy task. Whether it is a complex or everyday need, our Health Advocate CareQuest service expertly assists you in finding the right products and services and then helps arrange for their use.

Your Personal Health Advocate helps guide you in selecting services that best meet your needs. He or she will also help arrange for necessary services with third-party vendors to meet your personal schedule.

Members are responsible for payment of specific services arranged on a fee-for-service basis that are not covered by an insurance plan.

PLAN FEATURES AT A GLANCE

- Identifies Centers of Excellence
- Assists in finding hard to reach specialists and critical illness providers
- Helps arrange appointments

Advocates of Excellence™

Health Advocate CareQuest™⁽¹⁾

Personal Health Advocate

Physician Locator™

Benefits Advantage™

- Helps find physicians, hospitals, dentists, and related healthcare providers
- Arranges appointments
- Verifies network participation
- Coordinates medical record transfers
- Nation-wide service

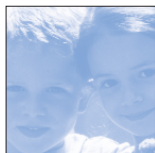
- SeniorCare Navigator™
- M.D. Direct™
- Appeals Representation
- WellnessAdvantage™
- Complementary and Alternative Medicine
- MindMatters™
- Healthy Wheels™
- Travel Buddy™
- Case Stewardship™

⁽¹⁾ Individual member is responsible for payment of specific services arranged on a fee-for-service basis that are not covered by an insurance plan.

- Registered Nurse
- Member talks with same PHA
- Medical Director Support
- Ensure privacy and confidentiality

- Claims Assistant™
- Fee Negotiator™
- Grievance Advisor™
- Coverage Advantage™
- RxAdvocate™

experts



SERVICE



EXPERIENCE COUNTS!

You Now Have Experts To Call Upon

We understand the "ins and outs" of the healthcare and insurance worlds. And we know how to get things done. We make healthcare work for you. No more hassles. No more frustrations.

Health Advocate makes it easy and simple to get help. All you need to do is make one call to Health Advocate and talk to one of our Personal Health Advocates. We do the rest!

- We take the time to listen to you
- We assess your issue or problem
- We find the best answers for you
- We make the necessary follow-up arrangements
- We make sure you obtain the best possible services
- We act quickly and efficiently and...
- We're always on your side!



ANSWERS TO YOUR QUESTIONS

How Do I Begin Using Health Advocate?

Simply call Health Advocate at 1-866-695-8622 (toll free) and one of our Personal Health Advocates will help you.

What Services Are Covered?

Health Advocate services, as highlighted in this brochure, are intended to help solve problems you might encounter while accessing the healthcare and insurance systems. Our goal is to help enhance your healthcare experience. Please note that Health Advocate does not replace your actual health insurance coverage.

What is the cost of our services?

All Health Advocate services related to resolving problems or finding information, as described in this brochure, are provided to you at no cost as a special benefit courtesy of your employer.



If You Have Other Questions or Need Assistance

please contact

Health Advocate at

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answers@healthadvocate.net