



# New to health insurance? We can help!

Understanding health insurance, navigating the healthcare system and coordinating your care can be daunting—especially if you're just starting your career. Health Advocate is here to help!

Health Advocate, a service offered through your employer or plan sponsor at no cost to you, can personally walk you through your health plan options, explain insurance jargon, help you understand your coverage, find doctors and more!

**Simply call us and one of our Personal Health Advocates will provide the following help:**

**Guide you in your health plan selection.** We will review with you the benefits provided in each plan including coverage levels, preventive care and prescription plans.

**Explain your share of the costs.** This includes the cost of monthly premiums, the deductibles you have to meet before the insurance pays, as well as the copays/coinsurance for doctor and medical visits.

**Inform you of enrollment timeframes and how to enroll.** We can assist you with the enrollment process. Additionally, we'll explain what happens if you decline coverage offered through your employer's plan.

**Check to see if your doctors are in the network with the plan you decide on and locate new doctors, if needed.** If your providers are out-of-network and you want to stay with them, you will pay higher costs. Health Advocate can help locate in-network providers.

**Turning 26 and need your own insurance?** Don't wait to learn about your insurance options. We can help you start the transition process so you won't be without coverage when you need it! Coverage under a parent's plan will usually end during or shortly after your 26th birthday month. Check with the plan or your parent's employer for the exact date.

We're not an insurance company. Health Advocate is not a direct medical care provider, and is not affiliated with any insurance company or third party provider.

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Turn to us—we can help.



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Download the app today!



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