



**HealthAdvocate™**

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## Better Navigate Healthcare with Administrative & Claims Advocacy Services

### Special Support for Employees

When you or your family members have medical billing issues, they can be overwhelming and time-consuming to resolve.

We're pleased to announce that we have partnered with Health Advocate to offer special Administrative and Claims Advocacy services at no cost to you.

Their experts will do the legwork to make sure you have the help you need to resolve any claims or administrative issue — saving you time, money and worry.

Plus, your whole family can use these services, including your spouse, dependents, parents and parents-in-law.

# Only an expert who knows the ins and outs of healthcare can get to the bottom of an issue and fix it.

Health Advocate's accomplished team of trained Administrative & Claims Advocates, made up of benefits and claims specialists, is skilled at working with healthcare providers, insurance plans and other organizations to resolve a wide range of complex and time-consuming issues.

Their expertise and commitment to resolving issues quickly and efficiently will help reduce stress and allow you to focus on other priorities.

## Administrative & Claims Advocates can help in a number of ways:

### Resolve Benefits and Claims Issues

- Review coverage and help you understand the rules that apply to your benefits
- Research and resolve benefits and claim denials and other issues
- Help you understand any out-of-pocket costs
- Investigate possible errors made by providers or health plans

### Help You Understand Other Important Coverage Issues:

- Deductibles, co-pays and other financial responsibilities
- Preventive care services versus condition-specific care
- Pre-certification processes and the benefit of using in-network versus out-of-network providers
- Flexible Spending Accounts ("FSAs"), Health Savings Accounts ("HSAs") and Health Reimbursement Accounts ("HRAs"), including eligible services for such accounts and timeframes for filing requests for reimbursement

### Appeals Support

Your Personal Administrative & Claims Advocate can also answer questions about your appeal rights and help you understand the appeals process. They can:

- Attempt to resolve any coverage disputes by contacting the involved parties
- Help you create an argument for coverage
- Gather supporting documentation and help you draft a letter of appeal



Contact us to be connected to these valuable services.

**866.695.8622**

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