

Our Personal Health Advocates can answer questions about your health plan, explain insurance jargon, help you understand your coverage, find doctors and get support for medical and insurance issues—all to save you time, money and worry.



# 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, as well as the copays/coinsurance for doctor and medical appointments.



#### **Resolve claims and billing issues**

We'll research the claim or bill, and work on your behalf to sort out the issue with your insurance company and healthcare provider.

# Find doctors and arrange second opinions

We can help locate in-network doctors and specialists, as well as coordinate the transfer of medical records and all aspects related to your care.



# **Clarify health conditions**

We answer questions about diagnoses, test results, treatment options, medications, and more to help you make informed decisions.



#### Support for the whole family

We can help you, your spouse, dependent children, parents and parents-in-law.



# Help when you need it most

Quickly reach us by phone, email, online or through our mobile app.

We'll work on your behalf to get to the heart of your issue, no matter how complex.





