

We can help you...

When you need Healthcare help!



Your guide to using Health Advocate



HEALTH
Advocate™

HEALTH ADVOCATE IS EASY TO USE

Your own Personal Health Advocate to help with your healthcare needs

Health Advocate is a special benefit paid by your plan sponsor (i.e., employer, etc.) to help you and your entire family navigate the healthcare system and maximize your healthcare benefits. Our comprehensive service will help you with clinical and administrative issues involving your medical, hospital, vision, dental, pharmacy and other healthcare needs.

How does Health Advocate work?

It's simple. If you have a healthcare or insurance issue you need help with, just call our special toll-free Health Advocate telephone number (1-866-695-8622). The first time you call you will speak with a Personal Health Advocate (PHA) who then becomes "your" PHA, personally helping you with your issue. After obtaining the necessary background information, your PHA, assisted by our staff of Medical Directors and administrative experts, will begin working on your question or problem.

Who is Eligible?

Health Advocate's services are available to all eligible employees, their spouses, dependent children, parents and parents-in-law. If you have a question about who is covered for services, simply call us.

How often may I call Health Advocate?

You or a covered family member may call as often as needed.





Is my privacy protected?

Our staff is specially trained to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected and held confidential. Just like all other health and assistance programs, your employer does not receive or have access to any of your confidential information.

What is the cost of Health Advocate?

Your plan sponsor has paid for Health Advocate's services for eligible members. There is no cost to you and your eligible family members to use our services.

What are Health Advocate's hours of operation?

Health Advocate's offices are open Monday - Friday between 8 am and 7 pm Eastern Time. After hours and during weekends, please leave a message and our on-call Personal Health Advocate will return your call quickly.

Does Health Advocate replace my healthcare coverage?

Our program is not a substitute for your current health insurance plan. Rather, we complement basic health coverage by providing a range of services as outlined in this brochure.

HOW WE CAN HELP

Personal Health Advocate (PHA)

- Registered Nurse
- Member speaks with same PHA
- Medical Director Support
- Ensures privacy/confidentiality

Clinical Services

- Find the best doctors and hospitals
- Assist with a complex medical condition
- Locate and research treatments for a medical condition
- Secure second opinions
- Schedule appointments with hard-to-reach specialists
- Identify renowned “best-in-class” medical institutions

Administrative Services

- Resolve insurance claims
- Save money on healthcare bills
- Navigate within an insurance company
- Assist with correcting billing mistakes

Health Coaching

- Help prepare patients for healthcare appointments
- Answer questions and provide information
- Help members better understand their conditions
- Help members become active participants in their health-care

Information & Service Support

- Assist with eldercare issues
- Obtain health information to help make informed decisions
- Help members complete qualification applications
- Identify and coordinate/arrange for wellness services
- Help make arrangements for members' special service needs
- Help arrange transportation services

And ... lots more!

**Clinical
Services**

**Administrative
Services**

**Health
Coaching**

**Information
& Service
Support**

**PERSONAL
HEALTH
ADVOCATE**

REAL PEOPLE, REAL STORIES, REAL RESULTS

I couldn't have done it without them!



Alan, a CEO of a small, east coast company, needed help finding senior care for his elderly mother who lives out of state. Alan's mom has a complex medical condition

and a long history of psychiatric care. Alan suggested we speak with his two sisters who would be able to provide further information on their mother's condition and prior course of treatment. After speaking with local healthcare providers, a social worker and family members, we were able to help the family find appropriate home healthcare and, subsequently, a nursing home for Alzheimer's patients that they all agreed would take good care of their mother.

DID YOU KNOW?



More than 50 million people provide care for a chronically ill, disabled or aged family member or friend during any given year.

STORE US!

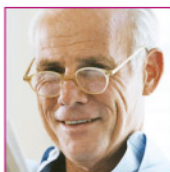


Why not keep us one click away?

*Key our number into your cell
phone and contact lists:
1-866-695-8622 (toll-free)*

Source: National Family Caregivers Association (NFCA) Random Sample Survey of Family Caregivers, Summer 2000, Unpublished.

WHAT PEOPLE SAY ABOUT US!



"You helped me sort out the healthcare maze. Until it happens to you, you don't realize how confusing it can be."

Bill W., Fort Worth, TX



"Thank you so much for arranging a doctor's appointment for my visiting mother. You guys are a great resource to us."

Gena B., Council Bluffs, IA



"Health Advocate's help sorting out a bunch of medical claims has been nothing short of extraordinary!"

Michelle Q., New York, NY



VIEW Employee Video!
www.HealthAdvocate.com/members



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