

Turn to **MyAdvocate** for:

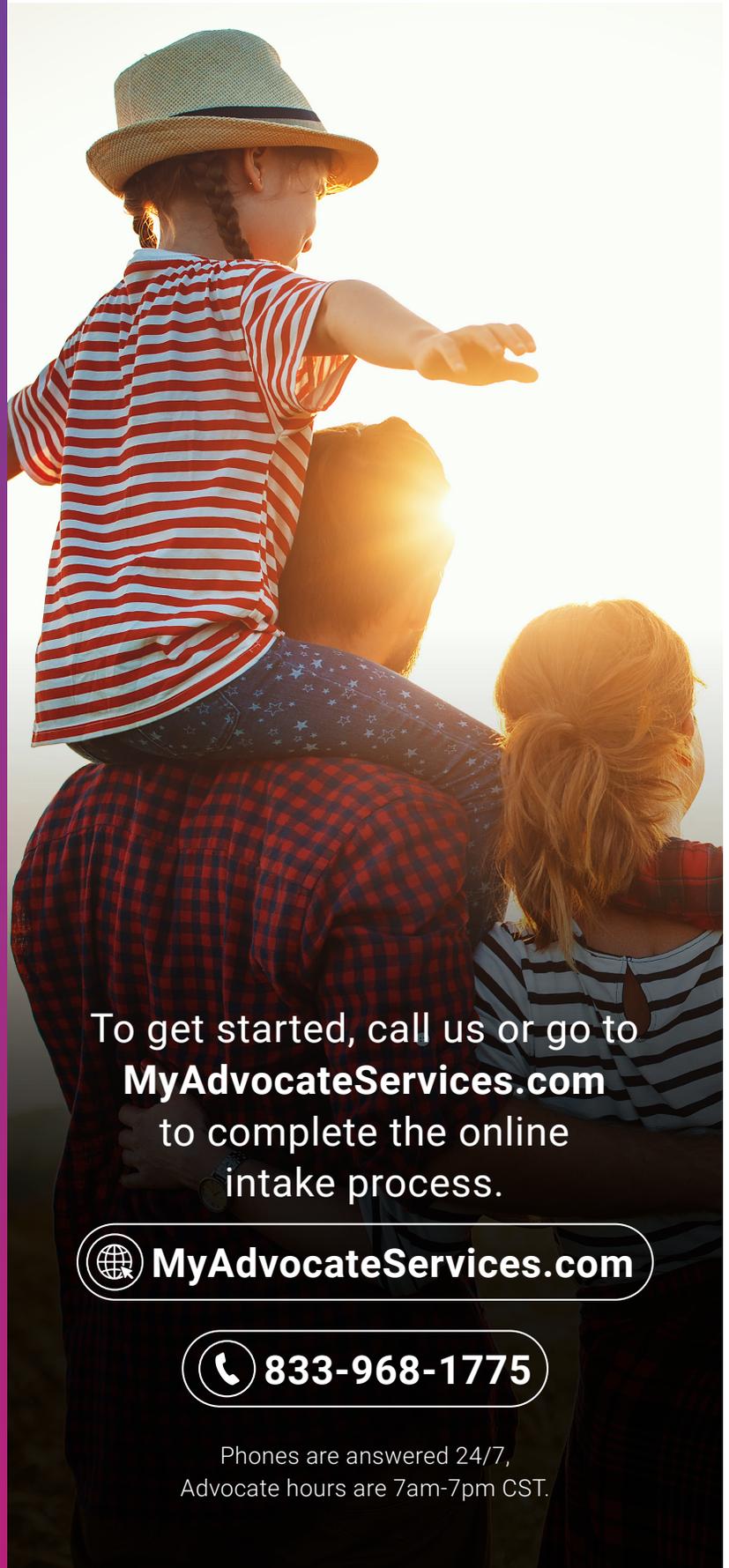
Benefits Assistance

Navigating through today's healthcare benefits world can be a complex journey. From choosing the best-fit health plan for your family to understanding deductible and claims processing. **MyAdvocate** understands these challenges and partners with you to support your healthcare concerns.

When you contact **MyAdvocate**, you will be assigned an experienced personal advocate who will work with you to understand your concerns, answer your questions, research information and options, and guide you through your next steps.

How can we help?

Explaining health plan and other benefits-related terminology	Assisting with benefits comparisons and enrollment into best-fit plans
Helping you estimate and manage high-deductible health plan costs	Explaining your plan's prescription drug formulary
Identifying ways to reduce out-of-pocket costs	Guiding you through using health savings accounts and flexible spending accounts
Helping you determine if a drug or treatment will be covered by your plan	Assisting with understanding covered services, in- and out-of-network providers and pre-authorizations
Helping you make the most of your benefits, including enrollment in rewards, smoking cessation, mail order prescription, wellness and condition management programs	Answering health reimbursement account questions
Providing education on Medicare, Medicaid and Exchange enrollment processes	Confirming benefits coverage



To get started, call us or go to **MyAdvocateServices.com** to complete the online intake process.

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 **833-968-1775**

Phones are answered 24/7,
Advocate hours are 7am-7pm CST.

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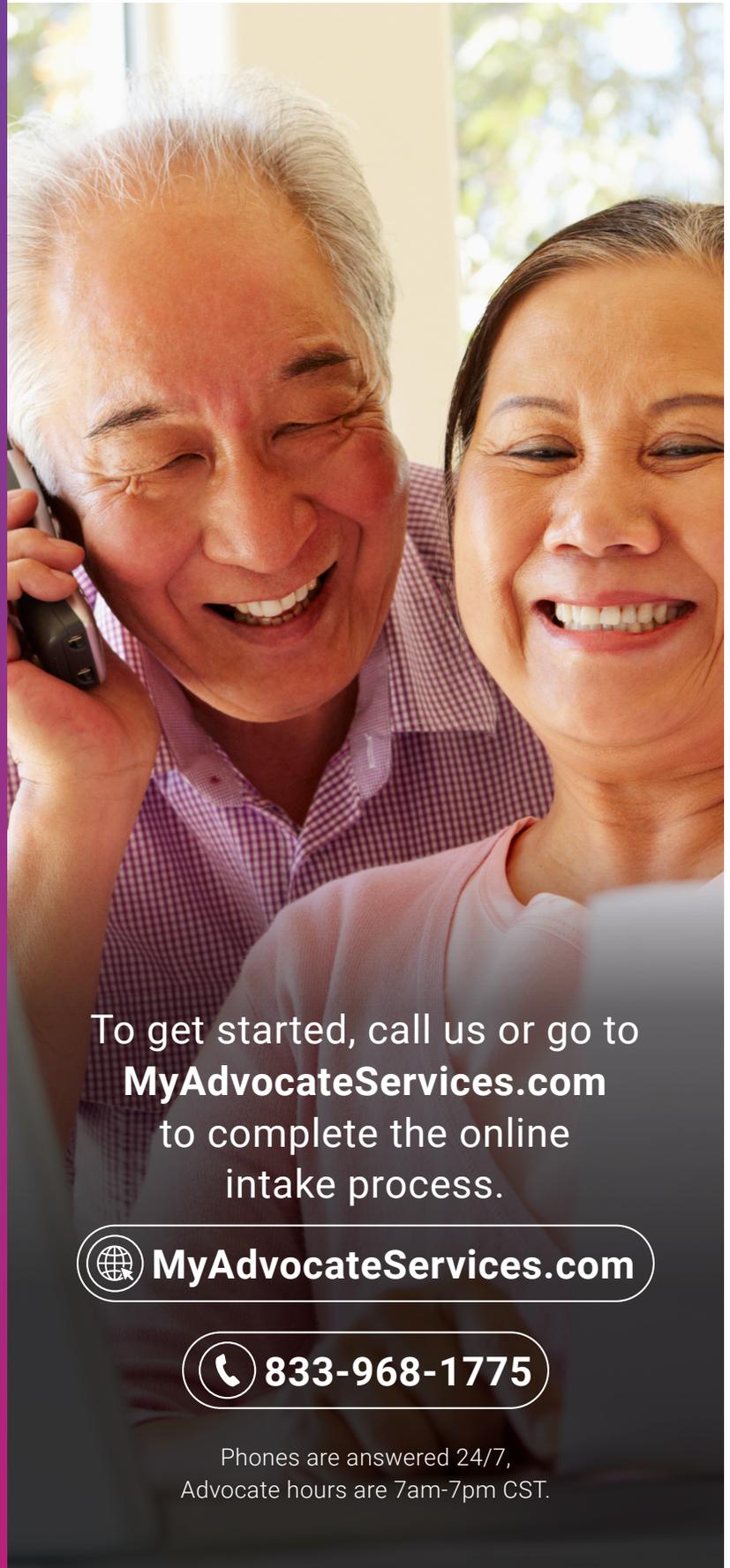
Billing and Claims Assistance

Explanation of health plan benefit documents, unexpected medical bills, diagnosis and service codes, duplicate charges, claims denials ... dealing with the financial side of healthcare can be confusing.

When you contact **MyAdvocate**, you will be assigned a personal advocate who will work with you to understand and answer your billing or claims-related questions, research issues and pinpoint potential errors, make calls and problem-solve on your behalf, and guide you through any next steps needed.

How can we help?

Researching and coordinating resolution of billing errors, claim denials, duplicate charges, and applications of deductible and copayments	Guiding you through complaint and appeals processes
Assisting with appeals documentation	Facilitating reimbursements for overpayments
Determining if an unexpected bill or charge is legitimate	Answering questions about healthcare codes and billing terminology
Assisting with understanding medical supplies and equipment billing	Checking on your claims processing status
Helping you determine your portion of a charge	



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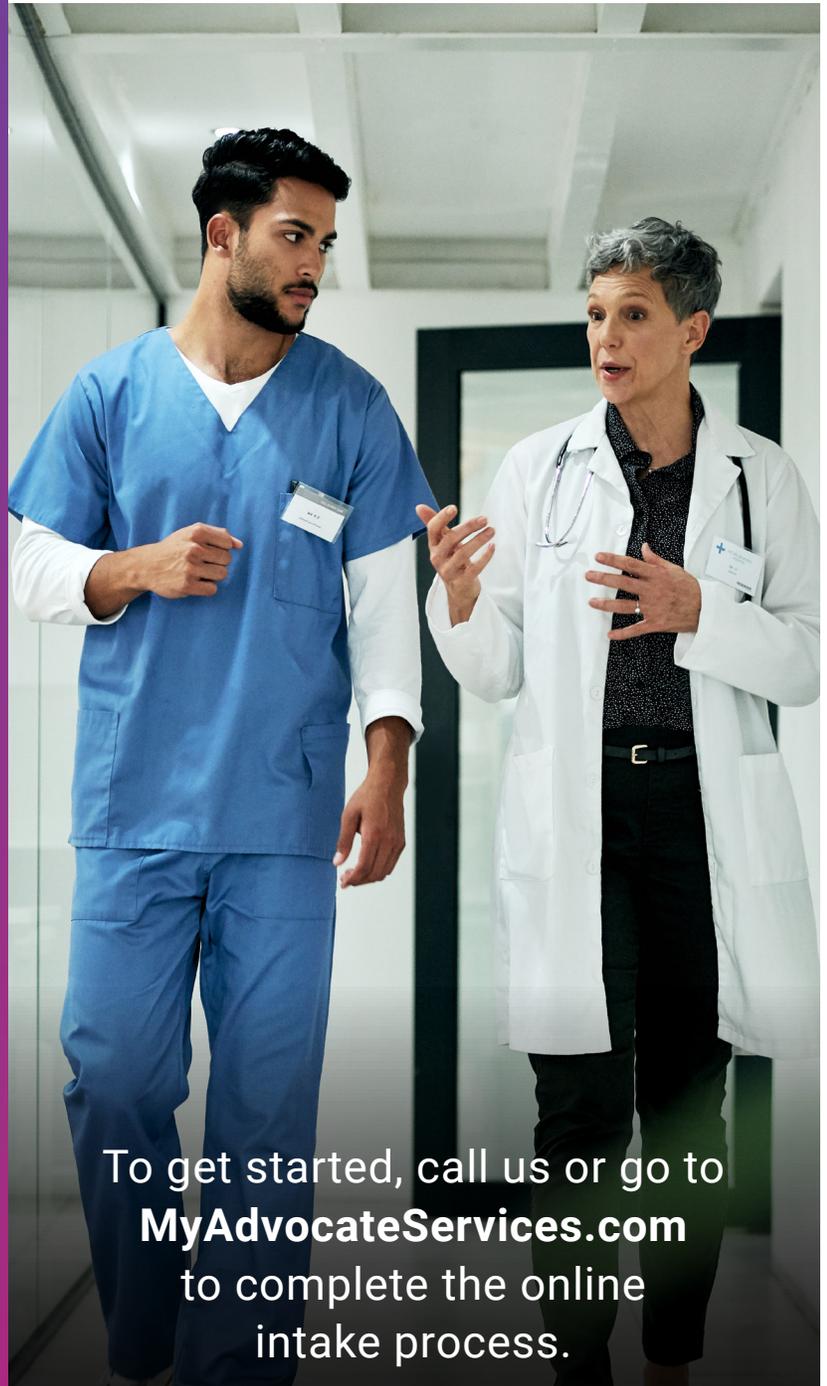
Finding Providers and Scheduling Appointments

Maybe you're in need of a new-to-you dermatologist and want to see one with high satisfaction ratings. Maybe you need an appointment with an OB/GYN while you're traveling out of town. Maybe your primary care doctor is retiring or no longer considered an in-network provider.

When you contact **MyAdvocate**, you will be assigned a personal advocate who will work with you to understand your preferences and needs, answer your questions, research available options, contact providers on your behalf for more information, and even schedule appointments for you or your family members with three-way calling.

How can we help?

Identifying in-network primary care and specialty providers with hours and locations convenient to you	Researching clinics that offer services such as onsite imaging or telehealth
Finding in-network physicians who are actively accepting new patients	Pinpointing treatment centers of excellence
Exploring potential physicians' satisfaction ratings	Facilitating appointment scheduling
Finding in-network lab and imaging facilities, physical therapy providers, durable medical equipment companies and more	Determining if a pre-approval or referral paperwork is required
Coordinating medical records transfers between practices	Assisting with appointment transportation needs
Providing options based on costs of services	Helping to clarify copays and what services will be covered



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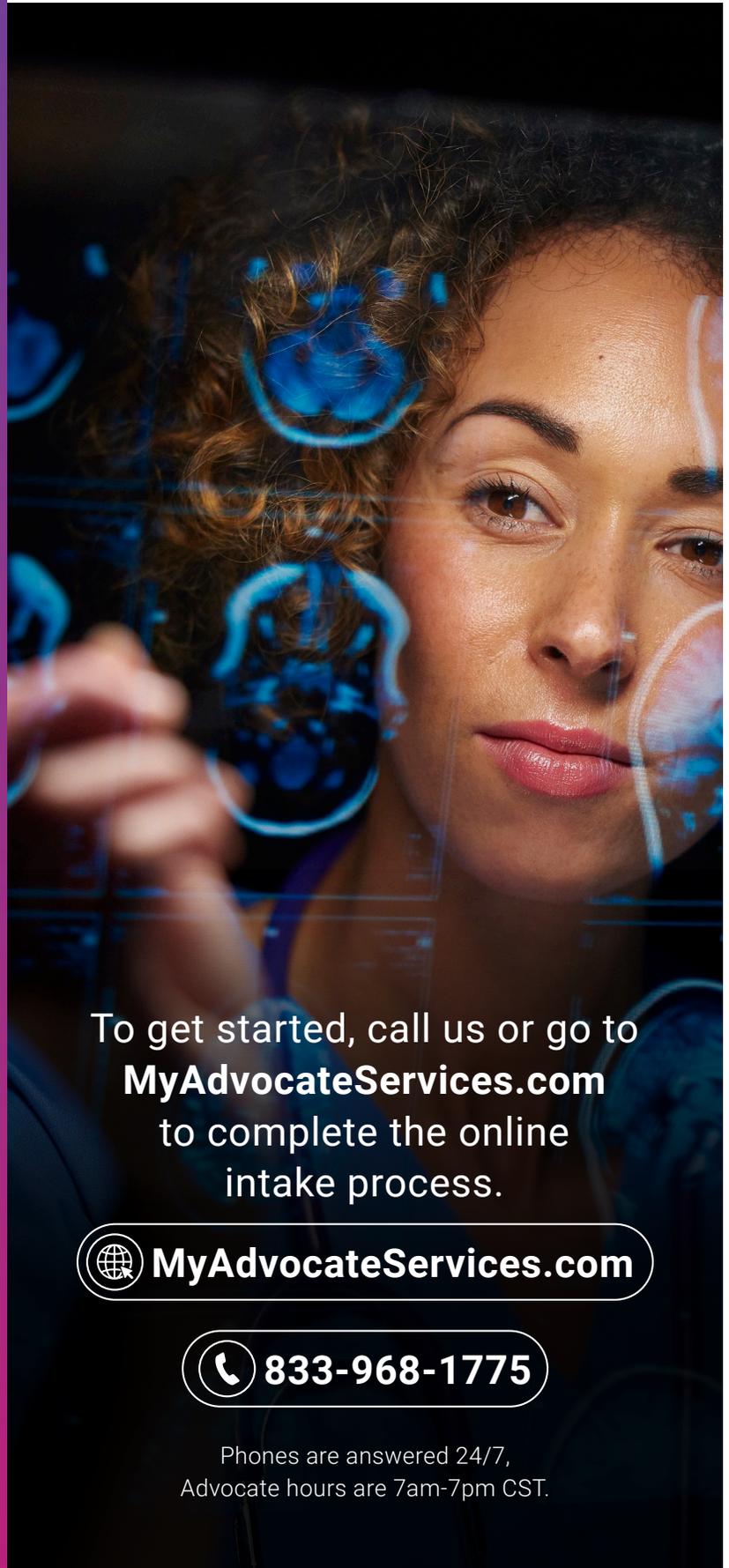
Coordination of Lab Work, X-rays and Other Testing Needs

When your healthcare provider recommends diagnostic testing, they may handle the arrangements for you, or they may not—especially if you need multiple kinds of tests that require scheduling coordination.

When you contact **MyAdvocate**, you will be assigned a personal advocate who can help facilitate any testing needs you may have.

How can we help?

Explaining what a recommended test is used for, how to prepare and what to expect	Helping with understanding of any related terminology
Researching available in-network testing providers	Providing detailed information on providers' locations, estimated costs, wait times and more
Coordinating scheduling	Assisting with transportation needs to and from testing providers
Determining if any pre-authorizations are necessary	Facilitating any paperwork or records transfer needs before or after testing
Providing information on how to get a second opinion for testing that's been recommended	Researching plan coverage of tests
Referring you to a clinical professional for more education on specific tests, if needed	



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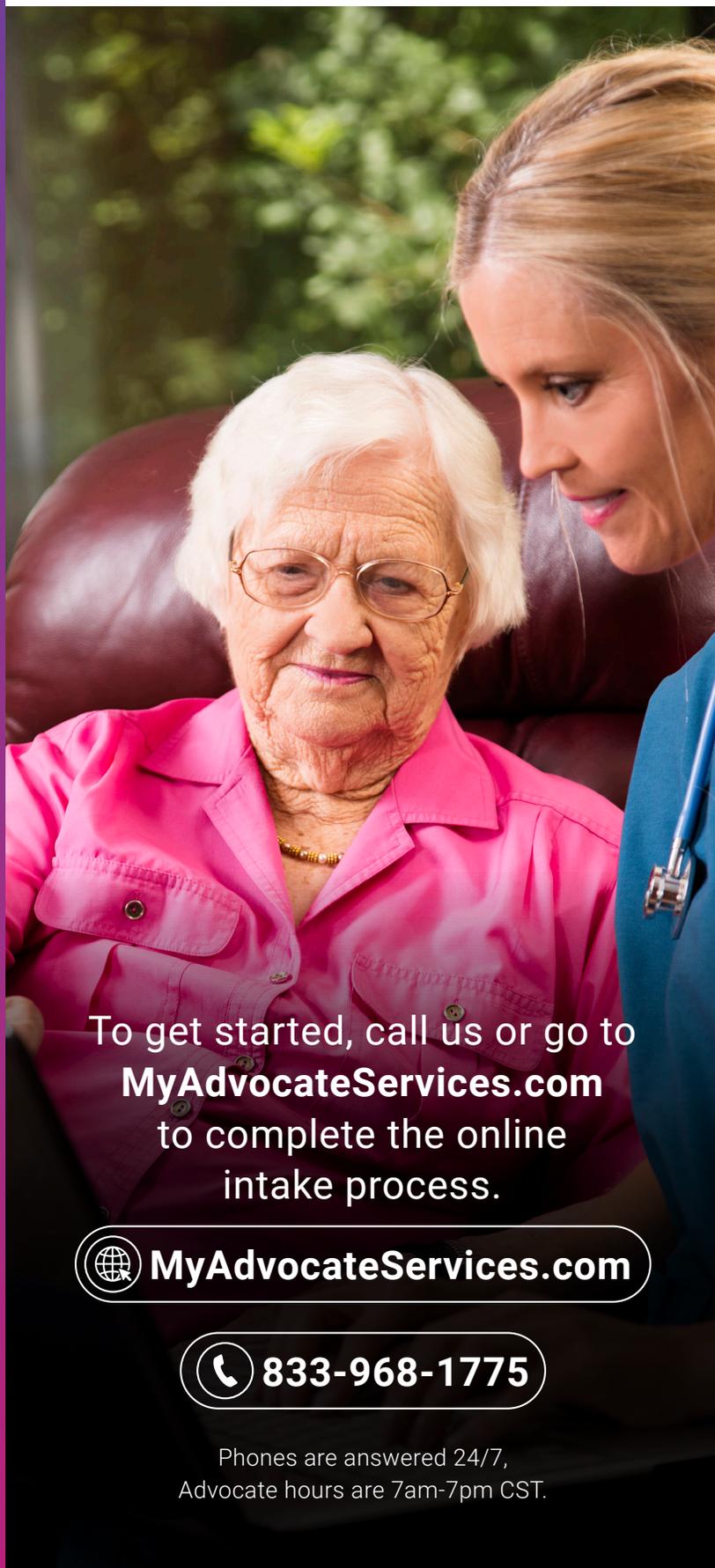
Eldercare Support and Research

As family members age, they can begin to need assistance—from help with cooking and housecleaning a few times a week to an assisted living arrangement or skilled nursing care.

When you contact **MyAdvocate**, you will be assigned a personal advocate who will work with you to understand the situation, answer your questions, research information and options, and guide you through your next steps. Your advocate can even help with appointment-setting and paperwork completion.

How can we help?

Finding resources for short- or long-term support and care at home	Researching adult daycare, assisted living and skilled nursing facility options
Coordinating physical therapy needs	Scheduling appointments
Identifying nearby geriatric care specialists	Addressing senior transportation needs
Exploring financial assistance for medical bills or long-term care	Researching details about home modifications
Connecting with community resources for food insecurity or other types of social issues	Educating about and finding caregiver support groups
Explaining and supporting enrollment in Medicare (Parts A and B), Medicare Advantage, prescription drug plans (Part D) and Medigap plans	



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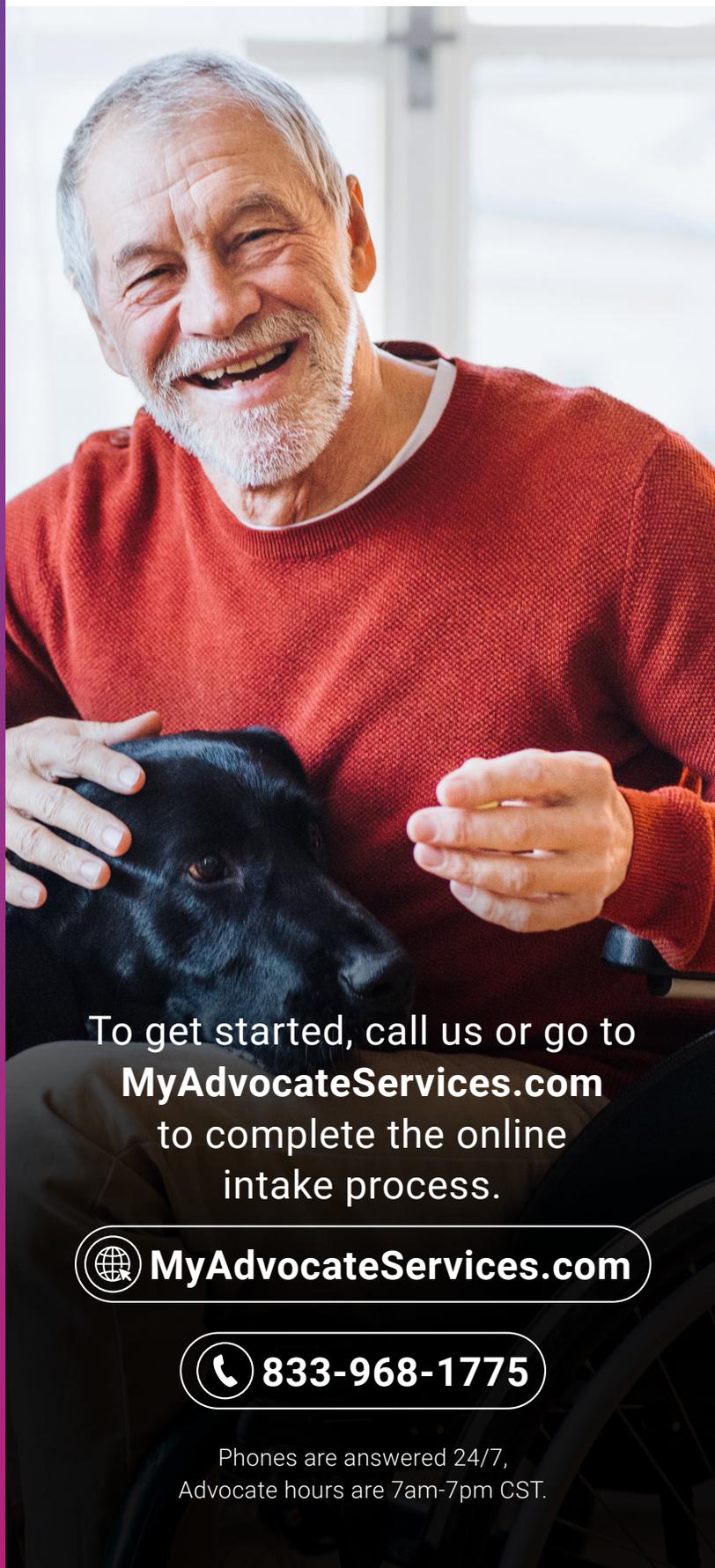
Assistance with Medical Equipment Needs

There may be times when you or your family members require medically necessary equipment as part of your care—whether it's for a chronic illness (such as a glucose meter) or a short-term mobility need (such as a wheelchair). These types of equipment are called durable medical equipment (DME) and must be ordered or prescribed by a physician. Other examples include crutches and walkers, CPAP devices, hospital beds, infusion supplies, nebulizers, oxygen equipment, patient lifts and pressure mattresses.

When you contact **MyAdvocate**, you will be assigned a personal advocate who can help facilitate your DME needs.

How can we help?

Helping with understanding of any related DME terminology	Researching if your DME is covered under your plan and at what cost to you
Identifying available in-network DME brands and providers, with information on differences in out-of-pocket pricing	Assisting with communications between a physician practice and DME provider
Exploring your options for renting or purchasing, and cost of possible equipment upgrades	Facilitating paperwork needs
Coordinating DME delivery	Investigating any delivery delays
Researching maintenance, repair and replacement needs	



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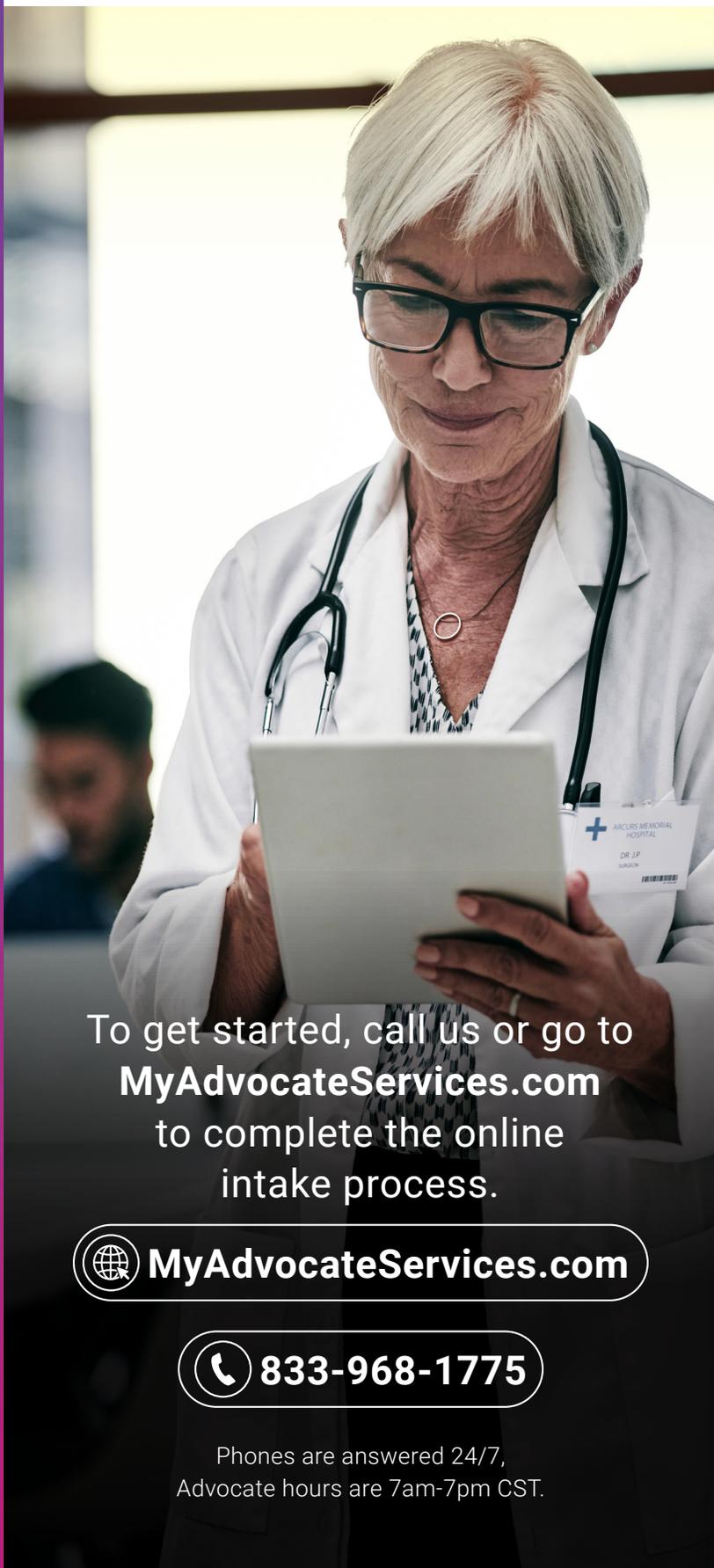
Assistance with Transferring Medical Records

When you have an appointment with a new healthcare provider, you'll want to make sure the physician has all of your relevant medical records prior to the first visit.

When you contact **MyAdvocate**, you will be assigned a personal advocate who can help facilitate your medical records transfer—freeing up your time for more important things, like your health, your family and your work.

How can we help?

Researching what's needed for specific practice procedures	Assisting with communications between physician practices
Explaining the records transfer process	Investigating process breakdowns and delays
Helping with understanding of any related records terminology	Facilitating paperwork needs
Ensuring transfers have been received prior to appointment	



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