

Health Advocate™ helps group plan participants more easily navigate the complexities of the health care and insurance systems. Health Advocate's personalized service provides assistance across a broad range of health care and insurance-related issues, helping participants deal with clinical and administrative matters involving medical, hospital, dental, pharmacy, and other health care needs.

Health Advocate's services are organized around a Personal Health Advocate, typically a registered nurse, who helps individuals get the most value from their health care benefits. By helping participants use the medical care system more efficiently, Health Advocate can help improve clinical outcomes and reduce medical costs.

Participants can call a toll-free phone number and talk to their own Personal Health Advocate who will work with them to resolve the health care issues they face and the problems they encounter.



Group Health Advocate benefits

One call to Health Advocate will help participants:

- Navigate the health care and insurance systems
- Identify qualified doctors, hospitals and other providers
- Resolve insurance claims and billing issues
- Save time and money on health care bills
- Locate and research treatment options for medical conditions
- Obtain unbiased health information to help participants make informed medical decisions
- Schedule appointments with hard-to-reach specialists
- Secure second opinions to provide peace of mind
- Identify “best-in-class” medical institutions for a serious illness or injury
- Access community resources for supportive services not covered by traditional health insurance

Cost of Group Health Advocate

The annual cost of the Group Health Advocate program is \$1.25 per participant per month, based on 100 percent participation from the group. The service covers the participant, his or her spouse, dependents, parents, and parents-in-law.

A separate feature called Medical Bill Saver (MBS) is also available for an additional fee beyond the cost of the core Health Advocate program. MBS negotiates with providers to lower out-of-pocket medical and dental bills not covered by insurance. For information about MBS, please contact Health Advocate.

For further information, please contact Pam Spengler, Health Advocate Senior Account Manager - Sales, at **610-397-7514** or pspengler@healthadvocate.com.

The Health Advocate Group Plan is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of \$.125 per participant per month for the core Health Advocate program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.