

Health**Advocate**@yourservice

Help is Here

Healthy solutions for your entire family



Stretch Your Healthcare Dollars: We Can Help

If you are one of the millions of people who are taking advantage of a high deductible health plan, or you are simply a cost-conscious healthcare consumer, you know how important it is to know the ins and outs of your benefits as well as shop around for care. However, this is not always an easy task. For example, medical pricing is not always available and you may have difficulty understanding your coverage. Health Advocate can help.

In this issue you'll read about several ways your Health Advocate benefit can help you save money including how to:

- Comparison shop for care using the Health Cost Estimator tool
- Make simple changes to cut your prescription costs
- Take advantage of your benefit coverage

Get Started Today!



866.695.8622



Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/members



And remember, if you have any questions simply contact your Personal Health Advocate.

Cut Your Prescription Costs

Prescription drugs can be costly, especially brand-name drugs. Generic drugs, which are the equivalent of brand-name drugs, can be cheaper, ranging 20-80 percent less depending on the pharmacy. If you're looking to stretch your healthcare dollars, call your Personal Health Advocate.

We can:

- **Help you find generic equivalents** that are more affordable.
- **Research your plan to see if you have a mail-order prescription program.** Mail-order programs can help you save money and many insurance plans allow a three-month supply at a discount or with lower co-pays.
- **Provide assistance** finding pharmaceutical companies who offer coupons and discounts for prescriptions online.
- **Identify big retailers** who offer discounted generic prescriptions.

Just call!



Comparison Shop: Health Cost Estimator™

Do you know how much your knee surgery costs or what about that MRI your doctor just ordered? The cost of medical care has been a mystery for decades. Having knowledge of how much a procedure or surgery costs is important especially when you're trying to budget your medical expenses. So how do you shop around?

Turn to Health Advocate's Health Cost Estimator (HCE) tool. You can access HCE in several ways:



1. Call us: your Personal Health Advocate can get the estimated cost for dozens of medical services right in your area.



2. Visit your member website:
HealthAdvocate.com/members



3. Download our FREE mobile app: (from Apple or Google Play) Access HCE right on your tablet or smartphone! Plus, one touch connects you to a Personal Health Advocate for one-on-one help.

Did you know? Costs for the same medical procedure can vary dramatically between providers—even within the same ZIP code.

Q&A

Q I have to get surgery and want to make sure I'm covered. Can my Personal Health Advocate help?

Yes, absolutely. Your Personal Health Advocate will do several things including review your benefits with you so you understand what is covered, what is not and how much you could expect to pay. He or she will also make sure all the providers who will be caring for you participate in your plan's network. This is especially important because by using in-network providers you will save money and maximize your coverage.

Your Personal Health Advocate can also answer any questions you have about the procedure and what to expect during recovery.

Just call!



HealthAdvocate™ Always at your side

✔ Your Personal Health Advocate:

- Unlimited access, 24/7 support
- Help with a wide range of healthcare and insurance-related issues
- Typically registered nurses, supported by medical directors and benefits and claims specialists
- Save you time, money and worry

✔ How we can help:

- Find the right providers, secure second opinions
- Explain conditions; research latest treatments
- Help schedule appointments and tests
- Resolve claims issues, clarify benefits
- Estimate costs of common procedures

...and more

✔ Expanded family coverage:

Eligible employees, their spouses, dependent children, parents and parents-in-law are all eligible to use the program.



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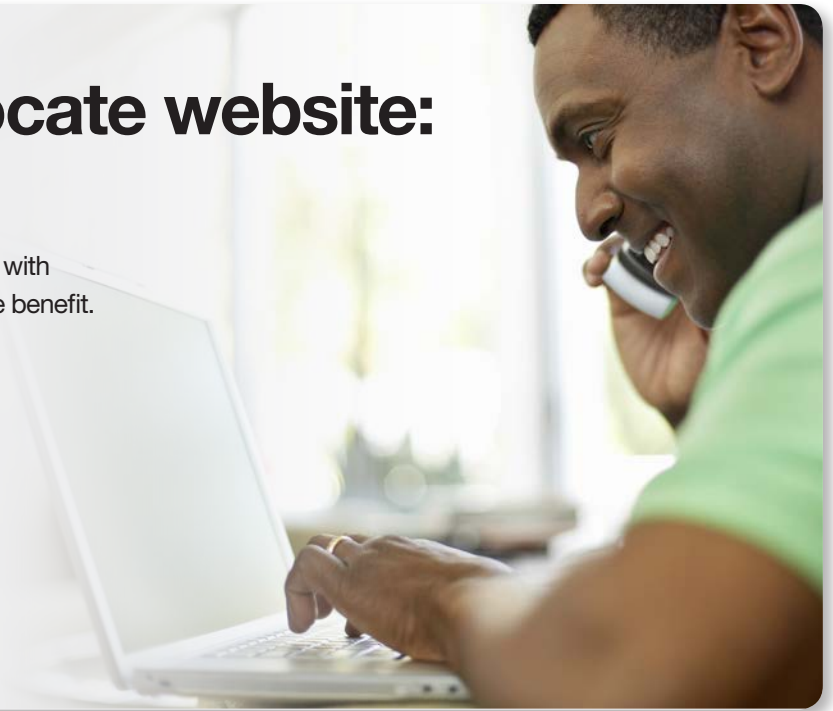
Hours:

Health Advocate can be accessed 24/7. Normal business hours are Monday-Friday, between 8 am and 9 pm Eastern Time. Staff is available for assistance after hours and on weekends.

Your Health Advocate website: Expert help 24/7

Your Health Advocate member website is packed with important information about your Health Advocate benefit.

- ✓ **Download our “Get Started Guide”** to better understand the program
- ✓ **Use Health Cost Estimator™** to compare costs for healthcare services
- ✓ **Watch our member video**
- ✓ **Access articles and videos** about a variety of health and wellness topics



Use your Benefits **Wisely**

So you've selected new coverage or your employer has changed plans. Now what? It's not always easy to understand the nuances of a new plan. While some details may have remained the same, others may have changed.

It's very important that you understand your coverage completely to avoid costly mistakes like going to an out-of-network provider or receiving care that is not covered.

To get the answers you need, call your Personal Health Advocate. We can:

- Explain benefit terminology and go over the basics of the plan
- Explain any copays, coinsurance, or deductibles
- Locate a provider, or check to make sure your current provider(s) are in-network
- Tell you about any precertification requirements
- Handle billing or payment issues that might arise

Just call!



Help is Just a Phone Call Away



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Download our **NEW** SmartPhone App
App Store / Google Play
Plus, access Health Cost Estimator™

HealthAdvocate™
Always at your side

