

Health**Advocate**[™]

Get Started Guide



Your Lifeline for

Navigating the
Healthcare and
Insurance maze

Health**Advocate**[™]
Always at your side



Welcome to HealthAdvocate

You have complete access to our comprehensive Core Health Advocacy service at no cost, courtesy of your employer or plan sponsor. Our program is designed to help you and your family navigate healthcare and insurance-related issues, resolving problems that you may encounter.

This guide provides an overview of how Health Advocate works and the many ways we can help you. Remember, if you have a question or need assistance, we're a phone call away. **We look forward to serving you.**



We are here to help you

During your first call, you will be assigned a Personal Health Advocate (PHA) who will begin helping you right away.

PHAs are typically registered nurses, supported by medical directors and benefits and claims specialists. They'll help cut through the red tape and help with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claims denials, help negotiate medical bills **and get to the heart of your issue.**

The Many Ways Health Advocate Helps

Don't Know Where to Turn? We point the way

- Find the right doctors, dentists, specialists and other providers
- Schedule appointments, arrange for special treatments and tests
- Locate the right treatment facilities, clinical trials
- Answer questions about test results, treatments and medications
- Research and locate newest treatments, secure second opinions
- Help transfer medical records, X-rays and lab results

Confused by Health Insurance? We cut through the red tape

- Explain coverage stipulations, alternatives for uncovered services
- Get appropriate approvals for covered services
- Address coverage for simple and complex treatments

Overwhelmed by Medical Bills? We go to bat for you

- Uncover mistakes
- Get estimates, negotiate fees, payment arrangements
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials
- Advise about appeals rights

Need Eldercare Services? We ease your burden

- Find in-home care, adult day care, assisted living, long-term care
- Clarify Medicare, Medicaid and Medicare Supplemental plans
- Coordinate care among multiple providers
- Research transportation to appointments

We'll help you starting Now

Just call (toll-free) 866.695.8622

Give us your healthcare and insurance problems

We'll take care of you

Medical Claims Problems

Sara had been trying to get coverage for a recent hospital stay. Health Advocate found a coding mistake on the bill and worked with her doctor, hospital and health plan to correct it so the claim could be reprocessed, saving her \$10,000.

Complex Healthcare Issues

Jeanna's son was diagnosed with a rare cancer and needed comprehensive medical care. Health Advocate found doctors, specialists and a treatment center and helped schedule appointments.

Insurance-related Problems and Red Tape

Gina's husband needed surgery for a life-threatening condition, but the paperwork approving the procedures got "lost in the system." Health Advocate tracked down and coordinated the paperwork between the doctor, insurance plan and hospital and helped convince the insurance company to permit a prompt operation.

Eldercare Problems

Alan needed services for his mother who lived out-of-state and had a number of medical and mental health problems. Health Advocate found home healthcare and subsequently a nursing home with an Alzheimer's unit for his mother's long-term care.



We Save You Time, Money and Worry

Your whole family can use Health Advocate

You, your spouse, dependent children, parents and parents-in-law can call as often as needed, at no cost to you.

We're not an insurance company

Independent. Confidential. Convenient. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Your privacy is protected

Our staff follows careful protocols and complies with all government privacy standards. Your medical and personal information is strictly confidential.

We're here when you need us most

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

Stay Connected



Take a look at the Member Video
HealthAdvocate.com/veolianorthamerica



Give us a call: 866.695.8622
Store us: Key our number into
your cell phone and contact lists



Send us an email
answers@HealthAdvocate.com