



Everybody needs an Advocate

YOUR PERSONAL
HEALTH ADVOCATE
IS A QUICK
CALL AWAY



HealthAdvocate™

Very few people have the time or expertise to navigate the healthcare and insurance maze. We've heard your feedback and that's why Hess is providing a new service to help you handle healthcare and insurance-related issues by cutting through frustrating red tape and barriers.



Your lifeline for healthcare and insurance help.

Hess has engaged Health Advocate, a pioneer and leader in the personal advocacy approach, helping employees navigate healthcare. Health Advocate is there to help when you receive a bill you don't understand, get claims issues resolved and find appropriate health care providers. Their services are available to you and your family members free of charge, 24 hours a day, seven days a week, 365 days a year. All you have to do is call the dedicated, toll-free number:

1-877-583-8787

ADVOCACY WITH A HUMAN TOUCH

When you have an issue as basic as not understanding your Explanation of Benefits or a coding mistake resulting in thousands of dollars of uncovered expenses, Health Advocate can help. With a single call, you can reach a human Personal Health Advocate who will work for you until your issue is resolved. Just share your issue or inquiry and your Personal Health Advocate will take it from there... and call you when it's resolved.

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The Many Ways Health Advocate Can Help

Here are some of the ways in which employees at more than 6,500 employers are using Health Advocate to help resolve their healthcare and insurance issues:

INSURANCE CONFUSION?

Get to the bottom of it all

- Alleviate confusion and decipher Explanation of Benefits statements
- Negotiate fees for bills over \$400, including dental
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials

DON'T KNOW WHERE TO TURN?

Get hands-on support

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



FEELING OVERWHELMED?

Cut through the red tape

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

NEED ELDERCARE OR CAREGIVERS?

Ease your burden

- Clarify Medicare, Medicaid and Medicare Supplement plans
- Coordinate care among multiple providers
- Research transportation to appointments



Save time, money and worry

AVAILABLE TO YOUR WHOLE FAMILY

In addition to you, Health Advocate's services can be used by your extended family, including your spouse, children, parents and parents-in-law. You don't have to be enrolled in the company medical plan to use this service, which is paid for by the company. There is no cost to you.

YOUR PRIVACY PROTECTED

Health Advocate professionals follow strict protocols and comply with all government privacy standards. When you call, you may be asked to complete a Medical Information Release Form. Please be assured that your privacy will be protected. All of your personal and medical information will be kept confidential by Health Advocate and is never shared with the company.

NOT HEALTH INSURANCE OR MEDICAL COVERAGE

This new service isn't a substitute for the company medical plan that's administered by Anthem. It doesn't replace Anthem's Member Services nor is it a nurse hotline. Rather, Health Advocate complements your basic health coverage by facilitating your interaction with healthcare providers and insurers.

THERE WHEN YOU NEED THEM MOST

Health Advocate is available 24 hours a day, seven days a week, 365 days a year. Though normal business hours are Monday-Friday, 8 a.m.-9 p.m. Eastern Time, staff is available to assist you after hours and during weekends. Just call the dedicated, toll-free number: 1-877-583-8787.



With you until your issue is resolved

THE FIRST TIME YOU CALL HEALTH ADVOCATE YOU WILL BE:



Assigned your own dedicated Personal Health Advocate—typically a registered nurse, supported by medical directors and benefits and claims specialists



Asked for necessary background information on your inquiry or issue and you may be asked to sign a Medical Information Release Form



Assured that your Personal Health Advocate will work on your question or problem, until it's resolved, no matter how long it takes

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How Health Advocate Can Help You

Real-life examples



Getting a medical claim paid

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

Lining up medical care

Laura'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.**

Deciphering an Explanation of Benefits

Ellen opened up her Explanation of Benefits and couldn't understand why her charges for out-of-network preventive care blood work were so high. Health Advocate **discovered the blood work wasn't coded correctly** and worked with her provider to correct the mistake.



Sorting through pre-surgery paperwork

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 advocated on her behalf with the insurance company to promptly permit the operation.**

Getting care for a parent

Eric 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.

ABOUT HealthAdvocate™

Health Advocate is staffed by doctors, nurses, former insurance industry executives and claims specialists who are experts in the healthcare and medical insurance fields. It was founded by five senior executives who previously ran one of the nation's premier healthcare companies.

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.



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EMAIL

answers@HealthAdvocate.com

VISIT

www.HealthAdvocate.com/members

