

Health**Advocate**@yourservice

Help is Here

Healthy solutions for your entire family



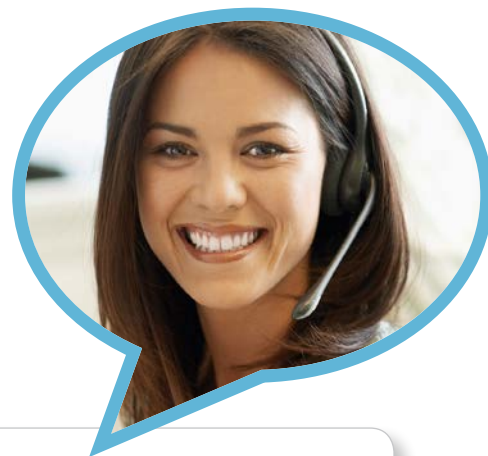
Happy New Year 2015! [Tips to Keep Healthy >>](#)

How a Personal Health Advocate Can Help You This Year!

It can be time-consuming and frustrating trying to navigate the healthcare system on your own. You don't have to. No matter what your healthcare or insurance issues, you can call a Personal Health Advocate — typically a registered nurse, supported by medical directors and benefits and claims specialists — who will handle these issues for you, quickly and efficiently. Here are a few ways we can help:

- ✓ **Find** in-network doctors and hospitals; make appointments; obtain second opinions; transfer medical records
- ✓ **Research** conditions; help you prepare questions for your doctor visit
- ✓ **Clarify** your health plan including out-of-pocket costs; enroll in a mail order prescription plan
- ✓ **Uncover** billing errors; help with the appeals process

...and much more!



You, your spouse, dependent children, parents and parents-in-law can call us anytime.

Begin a New Year with Support from Health Advocate

The start of a new year is a great time to set new resolutions for improving your quality of life. Bettering your physical, financial and emotional health takes work, but with Health Advocate you have somewhere to turn to for guidance any time you feel like you need help. From getting an insurance claim untangled, to finding the right doctor for a major medical procedure, you have access to a Personal Health Advocate, 24/7, to assist you with any of your healthcare or insurance-related needs.

In this issue, you'll learn how your Health Advocate benefit can be your guide as you work towards a happier, healthier you!



Don't Let Medical Bills Ruin Your Credit

Call in the experts

Do you still have an unopened medical bill lying around? It's not uncommon to let a medical bill slide now and then—especially if you can't figure it out or think there's been a mistake. More than half of collection entries on credit reports are for medical debts. Instead of risking your good credit, call your Personal Health Advocate—who can guide you through the bill and work with your insurance plan and provider if there's an error.



Here are a few ways we can help:

- **Make sure** that the services received match up to the charges
- **Review co-pays**, deductibles and coinsurance, if they were correctly applied, and if your insurance processed it properly
- **Make sure** that in- and out-of-network provider status has been applied correctly
- **If there's a denial**, we'll investigate the reasons and inform you of the appeals process

Call us anytime you need help!

Trying to Lose Weight or Get in Shape?

Get Support

A common New Year's resolution is to get in shape. But many people lose steam when they don't see results fast enough. For most people it takes months and involves changing diet, exercise and lifestyle behaviors. Your Health Advocate member website is full of useful fitness and health information to help body types of all ages and sizes. View articles, take quizzes, and get your questions answered about proper weight loss and strength training techniques. Your Health Information Center can also help you:

- **Learn** how to achieve exercise goals
- **Start** an effective weight loss plan and try healthy recipes
- **Stay** motivated about exercising
- **Get** tips for losing weight and exercising



Plus, you also have access to over hundreds of information resources—from common body aches and pains, to stress management and tobacco cessation. Just go to your member website, and click on "Health Information".

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
- Saves you time, money and worry

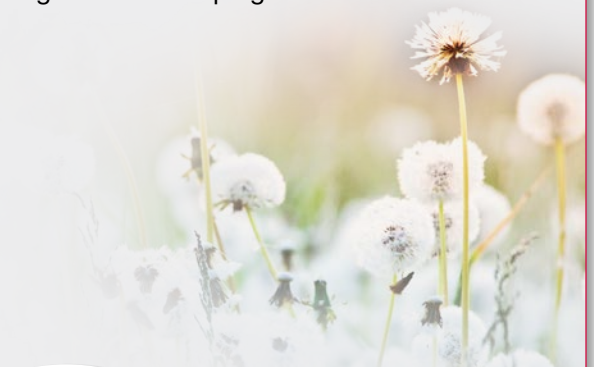
✔ How we can help:

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

...and more

✔ Expanded family coverage:

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



866.695.8622
HealthAdvocate.com/members

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.

Find a Doctor, Fast

If you are looking for a new doctor or specialist, you may be tempted to turn to online doctor quality rating tools as a starting point. However, that shouldn't be the only factor you take into account when shopping for a qualified doctor. Here are some tips from a Personal Health Advocate on selecting a doctor that's right for you:

- **Talk** to a doctor you know and trust, who can recommend a colleague
- **Reach** out to family and friends: Who do they use and like?
- **Check** with your insurance plan's directory — insurance companies do credentialing of providers — plus, you'll save money if you stay "in-network"

You should also call your Personal Health Advocate, who will:

- **Research** Board Certification, network affiliation and licensing
- **Verify** experience with the problem at hand and check availability
- **Check** local references, if available



Real Stories, Real Results

Help with Pregnancy

Rachel was going through her first pregnancy, and had questions arise about her morning sickness. She called Trisha, her Personal Health Advocate nurse, who reviewed the normal changes she was experiencing. Later, when Rachel's newborn son was having difficulty breastfeeding, Trisha found a lactation specialist. With Trisha's patient assistance, Rachel was able to get through the "new mom jitters" and fully enjoy her new baby.

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
- ✓ Watch our member video
- ✓ Access articles and videos about a variety of health and wellness topics



Question of the month:



What are some ways you plan on accomplishing your New Year's resolutions? Tweet us your answers using #NewYearNewMe, and get featured in next month's issue!

Here's what some members had to say about last month's question about favorite holiday health tips:

"Spend some active time with friends and family! Organize a fun activity for everyone to enjoy."

"Eat the fruits & veggies on your plate first to ensure that you are getting the vitamins & fiber needed during the winter."



Help is Just a Phone Call Away



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