

Announcement Memo

Date

To:

From: Name
 Title

Subject: **Introducing Health Advocate - A New Benefit for You and Your Family**

I am pleased to let you know that [COMPANY] will be offering **Health Advocate**, a new, personalized health benefit available to our benefits-eligible employees **effective [DATE]**.

Health Advocate, Inc., is the nation's leading advocacy and assistance company, made up of Personal Health Advocates (PHAs). These highly experienced healthcare professionals work with you one-on-one to help you find solutions to your healthcare or insurance-related issues.

Whether you need, for example, to find the best doctor, schedule specialized treatments, transfer medical records, sort out billing concerns or locate eldercare, your PHA will do the legwork for you, saving you time and money. The same PHA works with you through the entire process.

Health Advocate:

- Covers your entire family—you, your spouse, dependent children, your parents and your parents-in-law. And at no cost to you.
- Complements your basic health insurance coverage by helping your interactions with healthcare providers and insurers.
- Helps you make informed decisions about your healthcare.
- Provides completely confidential, unbiased information. It is not affiliated with [COMPANY], our insurance plans or any specific provider.

When you call into Health Advocate, you'll be connected to your own PHA who can help you:

- Find the best doctors and leading hospitals and get you appointments for medical visits
- Locate services for your elderly parents
- Schedule tests and timely appointments with specialists
- Secure a second opinion
- Resolve insurance claims and billing issues
- Transfer medical records

.....and lots more.

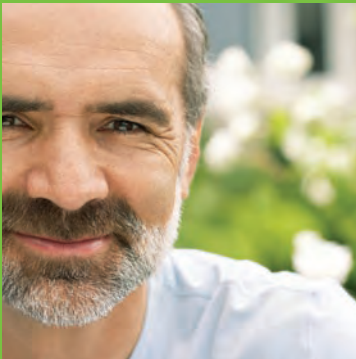
Call Health Advocate, Toll free (1-866-695-8622) beginning [DATE].

You or your covered family member will be connected to your own Personal Health Advocate to begin working on your healthcare-related issue. There is no enrollment form to complete.

For detailed information about this valuable benefit, you'll soon receive a Health Advocate Member Booklet during our upcoming Open Enrollment Period. The booklet contains several Wallet ID cards with the Health Advocate toll-free number printed on each card.

WE CAN HELP YOU...

When you need Healthcare help!



Your guide to using Health Advocate



HEALTH
Advocate[™]

**health
advocate**

Easy To Use

Your own Personal Health Advocate to help with your healthcare needs

Health Advocate is a special benefit paid by your plan sponsor (i.e., employer, etc.) to help you and your entire family navigate the healthcare system and maximize your healthcare benefits. Our comprehensive service will help you with clinical and administrative issues involving your medical, hospital, vision, dental, pharmacy and other healthcare needs.

How does Health Advocate work?

It's simple. If you have a healthcare or insurance issue you need help with, just call our special toll-free Health Advocate telephone number (1.866.695.8622). The first time you call you will speak with a Personal Health Advocate (PHA) who then



personally helps you with your issue. After obtaining the necessary background information, your PHA, assisted by our staff of medical directors and benefits specialists, will begin working on your question or problem.

Who is eligible?

Health Advocate's services are available to all eligible employees, their spouses, dependent children, parents and parents-in-law. If you have a question about who is covered for services, simply call us.

How often may I call Health Advocate?

You or a covered family member may call as often as needed.

Is my privacy protected?

Our staff is specially trained to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected and held confidential. Just like all other health and assistance programs, your employer does not receive or have access to any of your confidential information.

What is the cost of Health Advocate?

Your plan sponsor has paid for Health Advocate's services

for eligible members. There is no cost to you or your eligible family members to use our services.

What are Health Advocate's hours of operation?

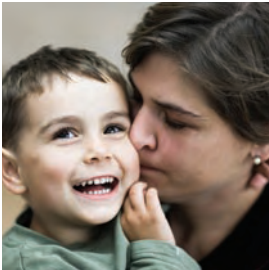
Health Advocate can be accessed 24/7. Our normal business hours are Monday - Friday between 8am and 9pm Eastern Time. After hours and during weekends, staff is available for assistance with issues that need to be addressed during non-business work hours.

Does Health Advocate replace my healthcare coverage?

Our program is not a substitute for your current health insurance plan. Rather, we complement basic health coverage by providing a range of services as outlined in this brochure.

**“OUR WHOLE FAMILY IS THANKFUL
FOR OUR MOTHER’S CARE.”**

Alan needed out-of-state services for his mother, who suffered from complex medical and mental health conditions. The PHA helped the member and his siblings find home healthcare and subsequently a nursing home with an Alzheimer’s unit to care for their mother on a long-term basis.



**“HE HAS SPECIAL NEEDS;
THEY FOUND SPECIAL SERVICES”**

Kathy called about special education services for her son, newly diagnosed with Asperger’s syndrome, a form of autism. The Personal Health Advocate found support groups, an art therapist and a summer program. The PHA also helped Kathy apply for Medicaid to cover services involving the school, doctor and community resources.

STORE US!



Why not keep us one click away?

*Key our number into your cell
phone and contact lists:*

1.866.695.8622 (toll-free)

Personal Health Advocate (PHA)

- Typically registered nurse
- Member speaks with same PHA
- Medical director support
- Ensures privacy/confidentiality

Clinical Services

- Find qualified doctors and hospitals
- Assist with complex medical condition
- Locate and research treatments for a medical condition
- Secure second opinions
- Schedule appointments with hard-to-reach specialists
- Identify renowned “best-in-class” medical facilities and institutions

Administrative Services

- Resolve insurance claims
- Save money on healthcare bills
- Navigate within an insurance company
- Uncover billing errors

Healthcare Coaching

- Help prepare patients for healthcare appointments
- Answer questions and provide information
- Help members better understand their conditions
- Help members become active participants in their healthcare

Information & Service Support

- Assist with eldercare issues
- Obtain health information to help make informed decisions
- Help members complete qualification applications
- Identify and coordinate/arrange for wellness services
- Help make arrangements for members’ special service needs
- Help arrange transportation services
- And ... lots more!

EXPERTISE

“You helped me sort out the healthcare maze. Until it happens to you, you don’t realize how confusing it can be.”

Bill W., Fort Worth, TX

SUPPORT

“Thank you so much for arranging a doctor’s appointment for my visiting mother. You guys are a great resource to us.”

Gena B., Council Bluffs, IA

MEDICAL CLAIMS

“Health Advocate’s help sorting out a bunch of medical claims has been nothing short of extraordinary.”

Michelle Q., New York, NY

ELDERCARE

“Thank you for helping me with my elderly mother. You found in-home care so I could go to work without constant worry.”

Stan R., Buffalo, NY



View Member Video



www.HealthAdvocate.com

For More Information



1.866.695.8622 (toll-free)



answers@HealthAdvocate.com

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.





WE CAN HELP YOU...
When you need Healthcare help!
1.866.695.8622



WE CAN HELP YOU...
When you need Healthcare help!
1.866.695.8622



WE CAN HELP YOU...
When you need Healthcare help!
1.866.695.8622



WE CAN HELP YOU...
When you need Healthcare help!
1.866.695.8622



WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.866.695.8622

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.866.695.8622

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.866.695.8622

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.866.695.8622