HEALTH ADVOCATE IS 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?

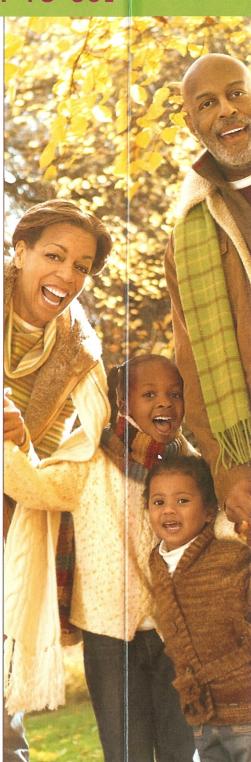
It's simple. If you have a healthcare or insurance issue you need help with, just call our special toll-free Health Advocate telephone number (1-866-695-8622). The first time you call you will speak with a Personal Health Advocate (PHA) who then becomes "your" PHA, personally helping you with your issue. After obtaining the necessary background information, your PHA, assisted by our staff of Medical Directors and administrative experts, 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 and your eligible family members to use our services.

What are Health Advocate's hours of operation?

Health Advocate's offices are open Monday - Friday between 8 am and 7 pm Eastern Time. After hours and during weekends, please leave a message and our on-call Personal Health Advocate will return your call quickly.

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.