

**Health Advocate:** The Educator Trust understands navigating the healthcare system can be complex so we are bringing Health Advocate to you and your employees beginning July 1st.

Health Advocate is a service provided to your employees and early retirees at no cost to you as the employer! It can help employees and their eligible family members resolve healthcare and insurance-related issues, weigh their healthcare options and more—all through a single toll-free number.

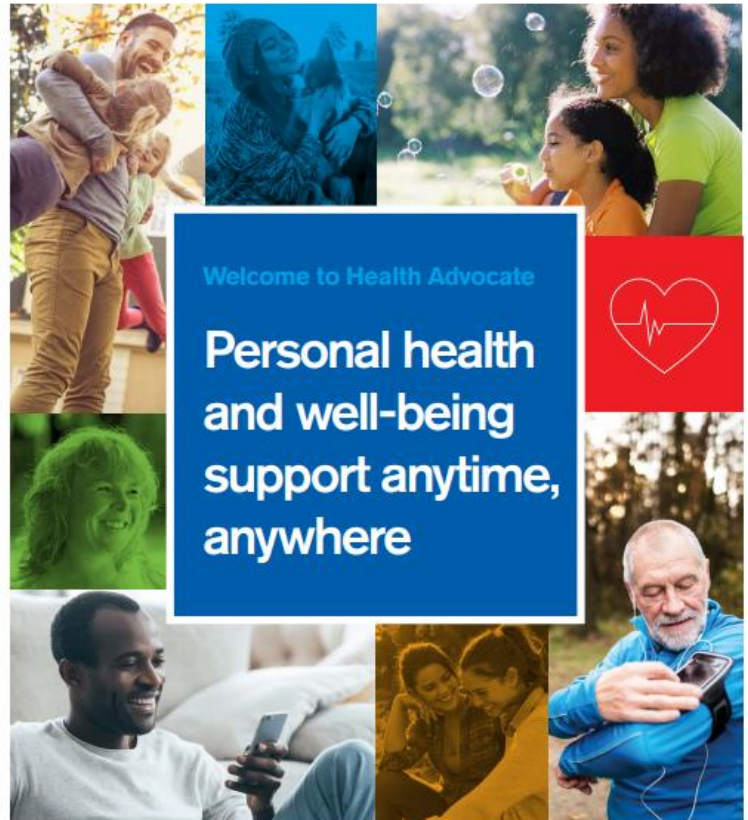
Health Advocate is there to support medical issues, from common to complex - answer questions about diagnoses and treatments - Research the latest treatment options - Find the right in-network doctors and make appointments - Research and arrange expert second opinions - Facilitate pre-authorizations and coordinate benefits - Resolve insurance claims and billing issues - Explain benefits and members share of the costs - Lower bills for non-covered medical/dental services.

## Real People, Real Stories

**“They took the pressure off a serious situation.”**

Don called Health Advocate after his son, Jake, was injured in an accident.

His Personal Health Advocate worked with the hospital and health plan to find a rehab facility that could accommodate Jake as soon as he was discharged. She also located a leading orthopedic specialist and expedited an appointment so there would be no delays in his care.



Welcome to Health Advocate

**Personal health and well-being support anytime, anywhere**



Turn to us—we can help.



**866.695.8622**

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
Web: [HealthAdvocate.com/members](http://HealthAdvocate.com/members)

Download the app today!



**We're here when you need us most**

Your Health Advocate benefit can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 11 pm, Eastern Time (ET). Staff is available for assistance after hours and on weekends.

**There is no cost to use our service**

Your employer or plan sponsor offers your Health Advocate benefit at no cost to you.

**We're not an insurance company**

West's Health Advocate Solutions is not affiliated with any insurance or third party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

**Your privacy is protected**

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

**Our experts make healthcare easier**, by supporting you and your eligible family members with a wide range of health and insurance-related issues through a single toll-free number.

**HealthAdvocate™**

# Welcome to Health Advocate!

This guide contains an overview of Health Advocate and the many ways we can help. Call the toll-free number anytime for **one-on-one, confidential support**.

## Expert help at your side

**Nothing is more important than your health and the health of your loved ones.**

Our Personal Health Advocates are healthcare experts with extensive experience supporting people with important medical issues and decisions, no matter how common or complex. Typically registered nurses supported by medical directors and benefits experts, we'll work on your behalf to get you and your family the answers and peace of mind you need.

## We support the whole family

Our services are available to employees, spouses, dependents, parents and parents-in-law.

**Quickly reach us any time you like — by phone, email and secure messaging.**



Easy access to your customized website and mobile app for articles, tips, tools and more!



# How We Can Help

## Have you recently been diagnosed with a medical issue?

Count on us to:

- **Answer questions** about health conditions, diagnoses and treatments, no matter how complex
- **Research and explore** the latest treatment options
- **Coordinate services** relating to all aspects of your care

## Need to find a doctor? We can:

- **Use our Perfect Match™ provider locator** to match you with the right quality providers for your condition
- **Make an appointment** at a time that works for your schedule!

## Considering a second opinion? We'll do the work to:

- **Research and identify top experts** and Centers of Excellence nationwide
- **Arrange for the transfer of medical records**, test and lab results and X-rays
- **Set up face-to-face appointments**

## Baffled by medical bills, claims denials or benefit questions? Our experts can:

- **Explain how your benefits work**, including copays and deductibles
- **Review medical bills** to uncover possible duplicate charges or other errors
- **Do the research** and make the calls to resolve claims and billing issues