



# Real Support for Retirees

## Top Reasons to Call Us...

### Here's How We Can Help:

#### ✓ Address healthcare concerns

Your Personal Health Advocate will do the legwork to get you to the right providers and the right answers.

- Find in-network doctors, dentists, hospitals and other providers
- Arrange appointments, including second opinions with hard-to-reach specialists
- Help explain your doctor's instructions

#### ✓ Guidance with insurance coverage

We'll walk you through your options.

- Help with insurance choices before you're eligible for Medicare
- Explain Medicare coverage and costs
- Compare various Medicare plan options
- Explain how Medicare coordinates with your employer-provided insurance

#### ✓ Locate care facilities and support

We do the research to get you the right resources.

- Research local adult day care, assisted living, and long-term care facilities
- Locate in-home care and nursing support resources
- Help facilitate transportation to your medical appointments

#### ✓ Handle insurance-related issues

Our experts can address your questions and help you maximize your benefits.

- Review your employer-provided retiree health benefits
- Help resolve billing and claims issues
- Provide the estimated out-of-pocket costs of common medical procedures in your area

**Remember...** your Personal Health Advocate can answer your questions about healthcare after retirement as well as assist you with a variety of healthcare and insurance-related issues. Eligible retirees, their spouses, dependent children, parents and parents-in-law are all covered. Just call or email [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com).

**HealthAdvocate™**  
Always at your side