

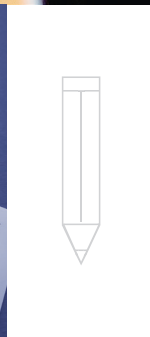
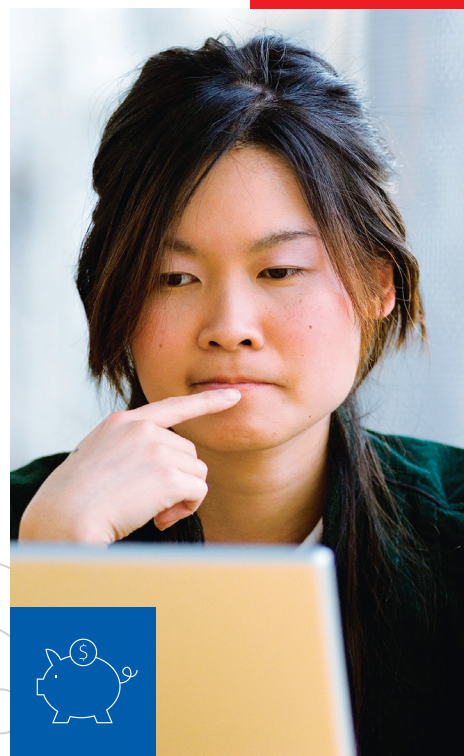
Does Annual Enrollment leave you dazed and confused?

Turn to Health Advocate

Understanding your health benefits can be confusing and time-consuming—especially if your benefits are changing. Health Advocate can answer your benefits questions and help you learn the ins and outs so you can get the most out of your coverage.

Our benefits experts can:

- **Check the networks.** If you have doctors or specialists you like, we can check to make sure they're in the network. If not, we can help you locate a new in-network provider, transfer your medical records, and even make appointments.
- **Explain your share of the costs.** Plans are required to state how much you'll pay out of pocket. We can help you understand the maze of copays, coinsurance and cost-sharing.
- **Make sure your drugs are covered.** We can check to see if the plan's list of covered medications includes those you take regularly, especially if they are expensive.
- **Factor in your dependents.** If you have children under age 30 they can be on your insurance, regardless of their coverage, dependent or marital status. Just a reminder: Policies can no longer exclude people because of pre-existing conditions.



We're not an insurance company. West's Health Advocate Solutions is not a direct healthcare provider, and is not affiliated with any insurance company or third party provider.

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Turn to us—we can help.



866.695.8622

Email: answers@HealthAdvocate.com
Web: HealthAdvocate.com/cpg

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