



HealthAdvocate™



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# Real People, Real Stories

## An Issue of Insurance

Gina's husband needed surgery for a life-threatening condition. The paperwork approving the procedure got "lost in the system." Health Advocate tracked down and coordinated the paperwork between the doctor, insurance plan and hospital, and convinced the insurance company to permit a prompt operation.

**We can help.**

Turn to us—we can help.



**866.695.8622**

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

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 12 am (midnight), Eastern Time. Staff is available for assistance after hours and on weekends.

### There is no cost to use our service

ADP offers your Health Advocate benefit at no cost to you.

### We're not an insurance company

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.

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# Welcome

to your all-in-one Health Advocate benefit

Health Advocate is a service provided at no cost to you, courtesy of ADP. It can help you and your eligible family members resolve healthcare and insurance-related issues—all through a single toll-free number.

We look forward to serving you! ➔



A more human resource™



# Welcome

This helpful guide provides an overview of Health Advocate and its many services. If you have questions or need assistance, **simply call the toll-free number for prompt support.**

## We are here to help you.

**During your first call, you will be assigned a Personal Health Advocate who will begin helping you right away.**

Personal Health Advocates are typically registered nurses, supported by medical directors and benefits and claims specialists. They'll help cut through the red tape and assist with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claim denials, help negotiate fees for non-covered services **and get to the heart of your issue.**

## Who is covered?

Health Advocate is available to all employees who enroll in a TotalSource medical plan. Service extends to the eligible employee's spouse or domestic partner, dependent children, parents and parents-in-law.



# Health Advocacy

Unlimited, confidential access to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefits and claims specialists, who can get to the bottom of a wide variety of healthcare and insurance-related issues, no matter how long it takes.

## Your Personal Health Advocate can help:

- Find the right doctors and hospitals
- Schedule tests, appointments; secure second opinions
- Explain benefits coverage and health conditions; research the latest treatments
- Resolve billing and claims issues; locate eldercare services

# Medical Bill Saver™

A specialized negotiator will work with your providers to lower your out-of-pocket costs on medical/dental bills over \$400 that are not covered by insurance.

## We will negotiate a savings for you:

- You give us your medical and dental bills of \$400 or more
- We contact the provider on your behalf to negotiate a discount
- If negotiations are successful, we share in 25% of the savings; if we are not successful, you pay nothing
- Once an agreement is made, we obtain provider signoff on payment terms and conditions
- You get an easy-to-read, personal Savings Result Statement summarizing the outcome and payment terms

We make healthcare easier



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