

## Helping you navigate the healthcare system



### WHY HEALTH ADVOCATE?

- Saves you time and money
- Answers your health care coverage questions
- Helps you take full advantage of your health care benefits



### SUPPORT WHEN YOU NEED IT MOST

- Available for family members
- Access confidential support 24/7

Take charge of your health care with Health Advocate, included with your Lincoln Critical Illness insurance. You get unlimited confidential support from skilled experts who will answer your questions, research treatment options, coordinate benefits, and resolve billing and claims issues to ease your coverage concerns.

Employees, spouses, dependents, parents, and parents-in-law can use this service, even if they're not covered on your critical illness plan.

### Personal Health Advocate

Your personal Health Advocate can help resolve your health care and insurance issues. With support from medical directors, registered nurses, and benefits and claims experts, they can help you:

- Find the right health care providers
- Understand diagnoses and treatment options
- Research and arrange second opinions
- Facilitate pre-authorizations and synchronize benefits
- Coordinate care and insurance or benefit payments

### Medical Bill Saver™

Expert negotiators work with your health care providers to lower out-of-pocket costs on unpaid medical and dental bills over \$400 that are not covered by insurance. Get help with:

- Reducing claim costs, complaints, and appeals
- Understanding covered vs. noncovered services
- Getting provider signoff for payment terms and conditions

## Employee Assistance Program (EAP) and work-life balance

Health Advocate's professional counseling services promote your well-being and reduce stress and anxiety.

### Counseling services include:

- Help for depression, family issues, substance abuse, and more
- Up to three in-person or video conference counseling sessions, per issue, per year
- A 24/7 help hotline

### Help for balancing work-life demands:

- Find child care and eldercare services
- Work with financial and legal specialists
- Use online tools for budgeting and finances

## Personal concierge services

Contact experts who can help you handle a wide range of personal tasks, such as:

- Travel arrangements, including flights, lodgings, and dining reservations
- Sports, concerts, and event tickets
- Event planning



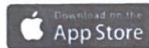
### Contact Health Advocate for:

Expert health care support with a personal Health Advocate, confidential counseling, claims resolution, or work-life balance support.

**Call:** 866-799-2728 | **Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

**Visit:** [HealthAdvocate.com/LincolnMembers](https://HealthAdvocate.com/LincolnMembers)

**Download the App today!**



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