

Health Advocate

Confidential, value-added services included with group critical illness insurance



WHY HEALTH ADVOCATE?

- Saves employees time and money
- Alleviates worries that can impact employee productivity
- Helps employees take full advantage of healthcare benefits

AVAILABLE WHENEVER IT'S NEEDED MOST

- Available anytime — not just during a critical illness
- Can be used by family members
- Confidential support is accessible 24/7

Personalized health and well-being support

Dealing with healthcare or personal issues can be overwhelming, affecting employee health, well-being and productivity at work. Health Advocate can help.

Employees who have Lincoln critical illness insurance also have access to Health Advocate's team of healthcare, benefits, and behavioral health experts, who can provide one-on-one support with a wide range of important and confusing issues, saving employees time, money, and worry.

Employees, spouses, dependents, parents, and parents-in-law are all eligible to use Health Advocate's services.



Health Advocate at work

Larry's mother is getting older and can't take care of herself anymore at her home, which is causing him anxiety and sleeplessness in trying to juggle his own responsibilities and caring for his mother. He called Health Advocate for help.

His Personal Health Advocate gave him resources to contact to help with care options for his mother. She also connected him with a licensed professional counselor for help with anxiety and coping strategies.

Reduce out-of-pocket costs

With Health Advocate's Medical Bill Saver™ service, skilled negotiators will work with providers to help employees lower their out-of-pocket costs on medical/dental bills over \$400 that are not covered by insurance.

- **Health Advocate does all the legwork;** employees just send them their bill
- **Obtains provider signoff** on all payment terms and conditions
- **Educates employees** about covered vs. noncovered services so they can make more informed choices

Expert healthcare help

Employees can call anytime to reach a Personal Health Advocate, who can:

- Explain medical conditions and treatment options
- Find the right doctors and make appointments
- Arrange second opinions and transfer medical records
- Explain benefits and employees' share of the cost
- Research and resolve medical claims and billing issues
- And much more

Confidential help with personal issues

Health Advocate's Employee Assistance Program provides unlimited telephonic access and three in-person or video conference sessions with licensed professional counselors and work/life specialists for help with a wide range of personal, family, and work issues per year. If needed, they can refer employees to qualified professionals for more long-term support.

- Relationship/family issues, parenting
- Job concerns, burnout, coworker conflicts
- Depression, anxiety, anger, grief, loss, addiction, substance abuse
- Help locating childcare and eldercare services
- Legal/financial consultation and services
- Concierge services for help with travel/events



Contact your Lincoln employee benefits representative for more information about critical illness coverage, including Health Advocate's services.

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

Visit: HealthAdvocate.com/LincolnMembers

Download the App today!



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