

Understanding health insurance, navigating the healthcare system and coordinating your care can be overwhelming, especially if you're transitioning to the U.S. healthcare system. Health Advocate is here to help! Our services are available at no cost to you to learn all about the healthcare system, explain insurance jargon, help you understand your coverage, find doctors and more!

## We will:

- Address any knowledge gaps
  The U.S. healthcare system is complicated.
  We'll explain important things you should know and answer questions you may have.
- Help you understand your benefits

  We will answer questions about your benefits and coverage, including medical, prescription, dental and vision.
- Explain your share of the costs

  This includes the deductibles you have to meet before the insurance pays, as well as the copays/ coinsurance for doctor and medical visits.

- Find the right in-network doctors and specialists

  We can help locate in-network providers and make appointments.
- We can help you coordinate benefits, facilitate authorizations and obtain prescriptions medications.
- Examine claims and medical bills
  We can any questions about claims, Explanation of Benefits and bills. We'll resolve any issues and ensure you're billed correctly.



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