New to the U.S. Healthcare System? We can help!

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.

- **Help get the care you need**
  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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Web: HealthAdvocate.com/cmu

HealthAdvocate™

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