Health**Advocate** Healthcare Help

Medicare Basics

Your Health Advocate benefit, paid by your employer or plan sponsor, can assist with a full range of issues regarding Medicare that may be of concern to you or your parents or parents-in-law.

How we help

When you call Health Advocate, you are assigned a Personal Health Advocate (PHA) benefits or claims specialist, who can help you with the following:

- **Learn about all Medicare options,** including what each part covers, and the applicable deductibles, coinsurance, co-pays and eligibility

- **Find out about enrollment deadlines,** when and how to enroll, and the penalties for delayed enrollment

- **Educate about Medicare plan options,** including Medicare Advantage Health Plans

- **Clarify your specific health needs** so you can select the appropriate option

- **Adding** a Medicare Part D plan for prescription drug coverage

- **Discuss a Medigap plan** that may help pay for out-of-pocket expenses

- **Locate Medicare-participating physicians** in your area

- **Coordinate Medicare benefits** with other plans

- **Assist with** Medicare-related claims issues, appeals

…and more

Already planning on applying for Medicare?

We can help you review your options concerning your specific situation, including if you intend to work past age 65. We can also explain how your Medicare benefits coordinate with other benefit options.

Remember… you can call a PHA any time for assistance with a full range of healthcare and insurance-related issues.

Turn to Us

📞 **866.695.8622**

🖱 **Email: answers@HealthAdvocate.com**
Web: HealthAdvocate.com/members

Health Advocate can be accessed 24/7. Our normal business hours are Monday-Friday between 8 am and 9 pm Eastern Time. After hours and during weekends, staff is available for assistance.

HEALTH
Advocate™