



GUIDE

Health & Benefits Navigation

International Monetary Fund -
Health Advocate Webinar – November 2025



Expert help navigating healthcare

Provided by IMF at no cost to you!

What is it?

- **One number** to access all your benefits
- **Hands-on support** for a variety of health, insurance, and well-being issues
- **Confidential & available 24/7**
- **250+ languages**

Who can use it?

Employees enrolled in benefits, Retirees, spouse/partner, dependents, parents, and parents-in-law



How do I access the service?

Register on the Health Advocate website and/or mobile app

Phone:
888.709.3212

Email:
answers@HealthAdvocate.com

Web:
HealthAdvocate.com/IMF

***Registration is NOT required**



Registration code:
IMFMBPHELP

Hours of Operation

Health Advocate is available 24/7. Normal business hours are Monday - Friday from 8 AM to 10 PM, Eastern Time. Staff is available for assistance after hours and on weekends.

A whole-person solution that helps every person, every time

Expert compassionate staff



- Benefits experts
- Claims specialists
- Medical Directors
- Registered Nurses
- Research associates

Help for the whole family



- Employees
- Spouses/partners
- Dependents
- Parents
- Parents-in-law
- Plus, special help for seniors

Member website & mobile app



- Open a Health Advocate case
- Message our experts directly
- View personalized health alerts
- Upload and sign forms
- **New** – Instant Chat

Important notes about our service



Health Advocate does not replace health insurance



Health Advocate does not provide medical care or recommended treatment

Private and confidential



We protect your privacy



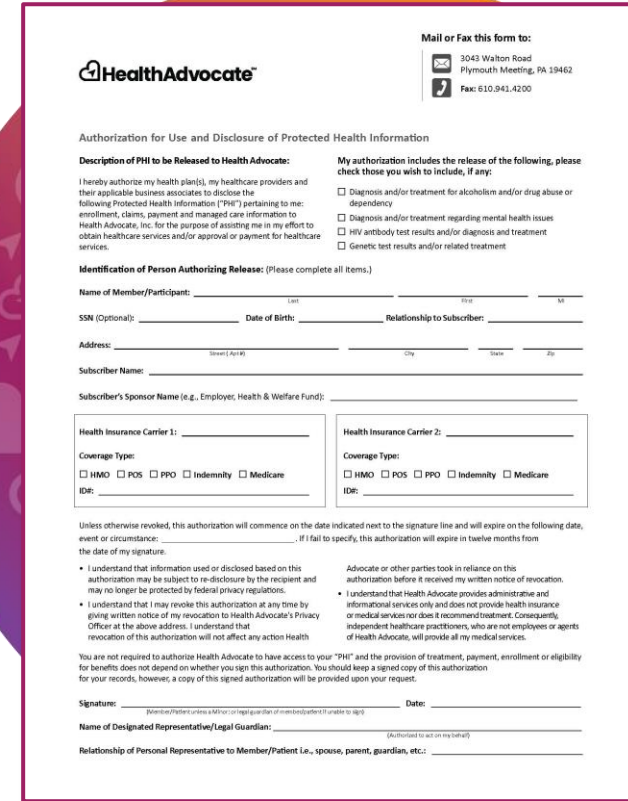
We fully comply with the federal Health Insurance Portability and Accountability Act (HIPAA)



All health information is kept strictly confidential

Medical authorization release form

- **Authorizes Health Advocate to interact with doctors, other providers, and insurance companies on your behalf**
- **This one-page form can be downloaded from the member website or app, or emailed, mailed, or faxed to you to complete and return**
- **Secure electronic signature service also available**
- **Ensures complete confidentiality and privacy**



HealthAdvocate

Mail or Fax this form to:

3043 Walton Road
Plymouth Meeting, PA 19462
Fax: 610.941.4200

Authorization for Use and Disclosure of Protected Health Information

Description of PHI to be Released to Health Advocate:
I hereby authorize my health plan(s), my healthcare provider and their applicable business associate to disclose the following Protected Health Information ("PHI") pertaining to me: enrollment, claims, payment and managed care information to Health Advocate, Inc. for the purpose of assisting me in my effort to obtain healthcare services and/or approval or payment for healthcare services.

My authorization includes the release of the following, please check those you wish to include, if any:

☐ Diagnosis and/or treatment for alcoholism and/or drug abuse or dependency
☐ Diagnosis and/or treatment regarding mental health issues
☐ HIV antibody test results and/or diagnosis and treatment
☐ Genetic test results and/or related treatment

Identification of Person Authorizing Release: (Please complete all items.)

Name of Member/Participant: _____ Last First MI
SSN (Optional): _____ Date of Birth: _____ Relationship to Subscriber: _____
Address: _____ Street (or PO) City State Zip
Subscriber Name: _____
Subscriber's Sponsor Name (e.g., Employer, Health & Welfare Fund): _____

Health Insurance Carrier 1: _____
Coverage Type: ☐ HMO ☐ POS ☐ PPO ☐ Indemnity ☐ Medicare
ID#: _____

Health Insurance Carrier 2: _____
Coverage Type: ☐ HMO ☐ POS ☐ PPO ☐ Indemnity ☐ Medicare
ID#: _____

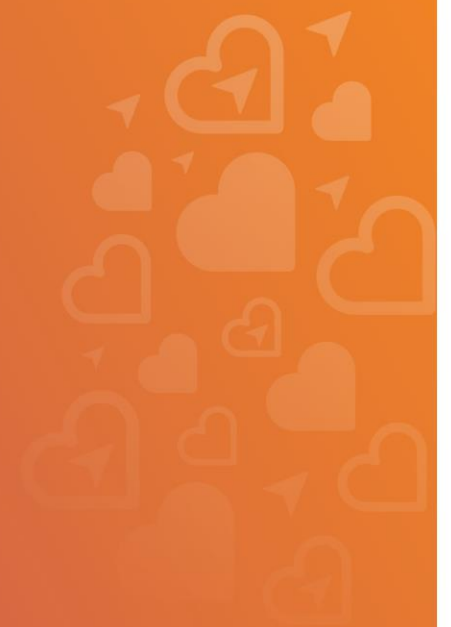
Unless otherwise revoked, this authorization will commence on the date indicated next to the signature line and will expire on the following date, event or circumstance: _____, if I fail to specify, this authorization will expire in twelve months from the date of my signature.

• I understand that information used or disclosed based on this authorization may be subject to re-disclosure by the recipient and may no longer be protected by federal privacy regulations.
• I understand that I may revoke this authorization at any time by giving written notice of my revocation to Health Advocate's Privacy Officer at the above address. I understand that revocation of this authorization will not affect any action Health Advocate or other parties took in reliance on this authorization before it received my written notice of revocation.
• I understand that Health Advocate provides administrative and informational services only and does not provide health insurance or medical services nor does it recommend treatment. Consequently, independent healthcare practitioners, who are not employees or agents of Health Advocate, will provide all my medical services.

You are not required to authorize Health Advocate to have access to your "PHI" and the provision of treatment, payment, enrollment or eligibility for benefits does not depend on whether you sign this authorization. You should keep a signed copy of this authorization for your records; however, a copy of this signed authorization will be provided upon your request.

Signature: _____ Date: _____
(Patient/Member unless a Minor or legal guardian of minor is unable to sign)
Name of Designated Representative/Legal Guardian: _____ (Authorized to act on my behalf)
Relationship of Personal Representative to Member/Patient (i.e., spouse, parent, guardian, etc.): _____

Expert help with navigating healthcare and insurance-related issues



Advocacy: Health & Benefits Navigation



- **Help Navigating** to other benefits and resources available to you as an IMF employee
- **Get answers** to your insurance questions; resolve claims and billing issues
- **Understand your coverage** for medical, dental and vision services; know your deductibles, copays, and out-of-pocket costs
- **Get assistance finding in-network doctors and specialists** for your specific needs, making appointments, and transferring medical records
- **Explore and find the latest treatment options;** get second opinions

Support for clinical issues

Answer questions about diagnoses, conditions, treatments, and tests

Coordinate care and clinical services with treating physicians

Review treatment options grounded in evidence-based practices

Medical decision support; arrange second opinions

Help prepare for doctor visits, review results, and plan future actions

Facilitate pre-authorizations

Discuss the cost and quality of services to help make informed decisions

Coordinate with other programs: Health plans/TPAs/third-party point solutions

Caring experts guide, clarify, arrange, and provide peace of mind

Support for administrative issues

Provide support for any insurance-related questions or issues

Find the right care at the right time, including doctors and specialists

Clarify coverage and benefits

Schedule appointments and arrange the transfer of medical records

Locate community and eldercare resources

Research ways to reduce prescription and healthcare costs

Explain all parts of Medicare

Resolve healthcare, claims and medical bill issues

Provide year-round benefit support including during open enrollment

Review and negotiate medical bills

Our experts do the legwork, so everyone gets time back

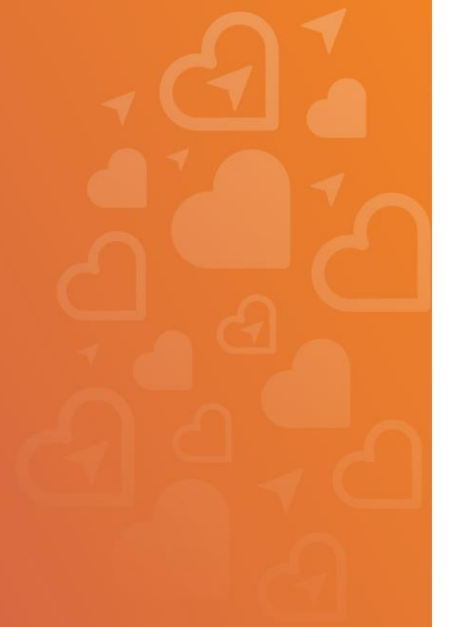
Special help for parents, parents-in-law, retirees, and pre-Medicare retirees

- **Assist retirees** transitioning to private coverage or Medicare
- **Clarify** all parts of Medicare, including Parts A, B, C, and D
- **Educate about Medicare Advantage** and supplemental plans
- **Locate plans**, explain the differences between them, and help weigh options
- **Locate eldercare services** and community resources that fall outside traditional coverage
- **Research private coverage** and public exchanges
- **Facilitate care management** interventions



Expert Medical Opinions

Expert guidance to the right care and treatment

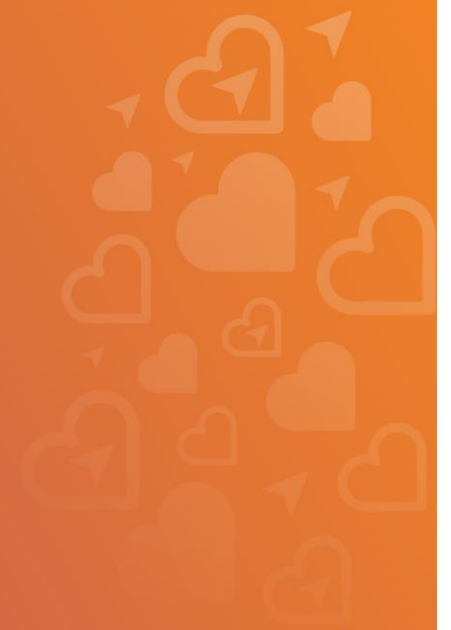


Expert Medical Opinions



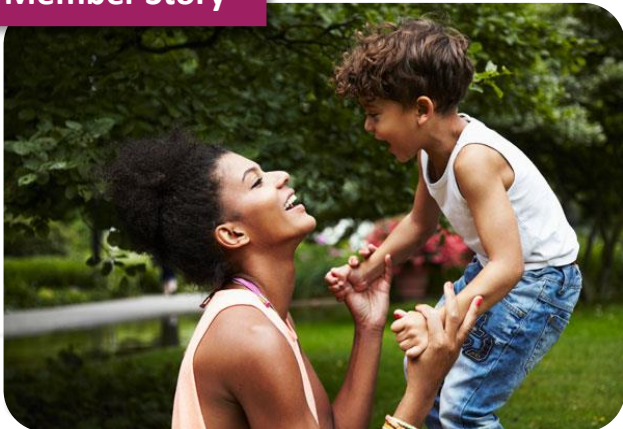
- **Clinical intake**, including medical history and treatments to date
- **Detailed search** of specialists, Academic Centers, and Centers of Excellence nationwide
- **Contact providers** and make appointments
- **Help preparing** for your appointment
- **Transfer medical records** including test and lab results
- **Collaboration** with your treating physicians
- **Help with prior authorizations**, understanding your coverage, etc.
- **Ongoing follow-up**

Member Stories





Member Story



Liz was relocating to another state and needed a new in-network pediatric neurologist for her son.

Her son required medication and ongoing care for a seizure disorder.

Liz called Health Advocate.

Her Personal Health Advocate:

1

Completed a detailed clinical intake including her son's medical history and current treatments

2

Performed an expedited provider search and located three viable in-network options

3

Suggested we also locate an in-network pediatrician and PCP (for Liz) simultaneously

4

Sent Liz a list of in-network neurologists, pediatricians and primary care physicians from which to choose

5

Results

Once Liz reviewed her options, Health Advocate offered to be an ongoing resource for help with any issues once they were settled.



Member Story



Alex received a large bill in the mail for an MRI for his adult dependent son.

Health Advocate helped him secure the necessary authorizations before the procedure, so he was confused.

He called Health Advocate.

His Personal Health Advocate:

1

Called the insurance carrier, who stated they had no record of the claim

2

Contacted the MRI provider, who discovered that the claim had been submitted under a different spelling of the patient's name

3

Reached out to the carrier to explain the error, and requested the claim be resubmitted

4

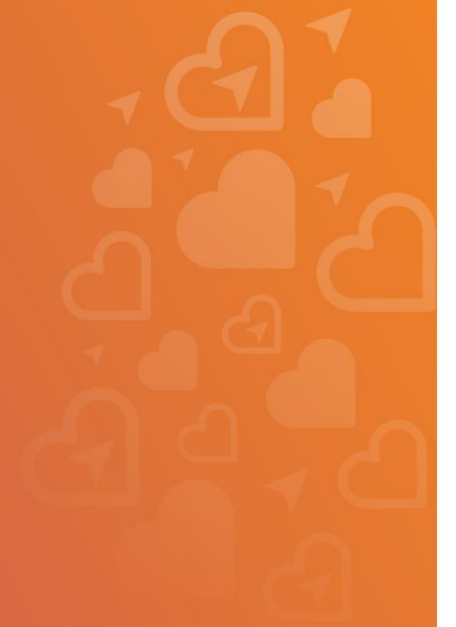
After the claim was re-submitted, communicated the results to the MRI provider; the bill was removed from collections

5

Health Advocate's research determined that a spelling error caused the claim denial, saving Alex over \$1,500.

Results

Online Access & Resources

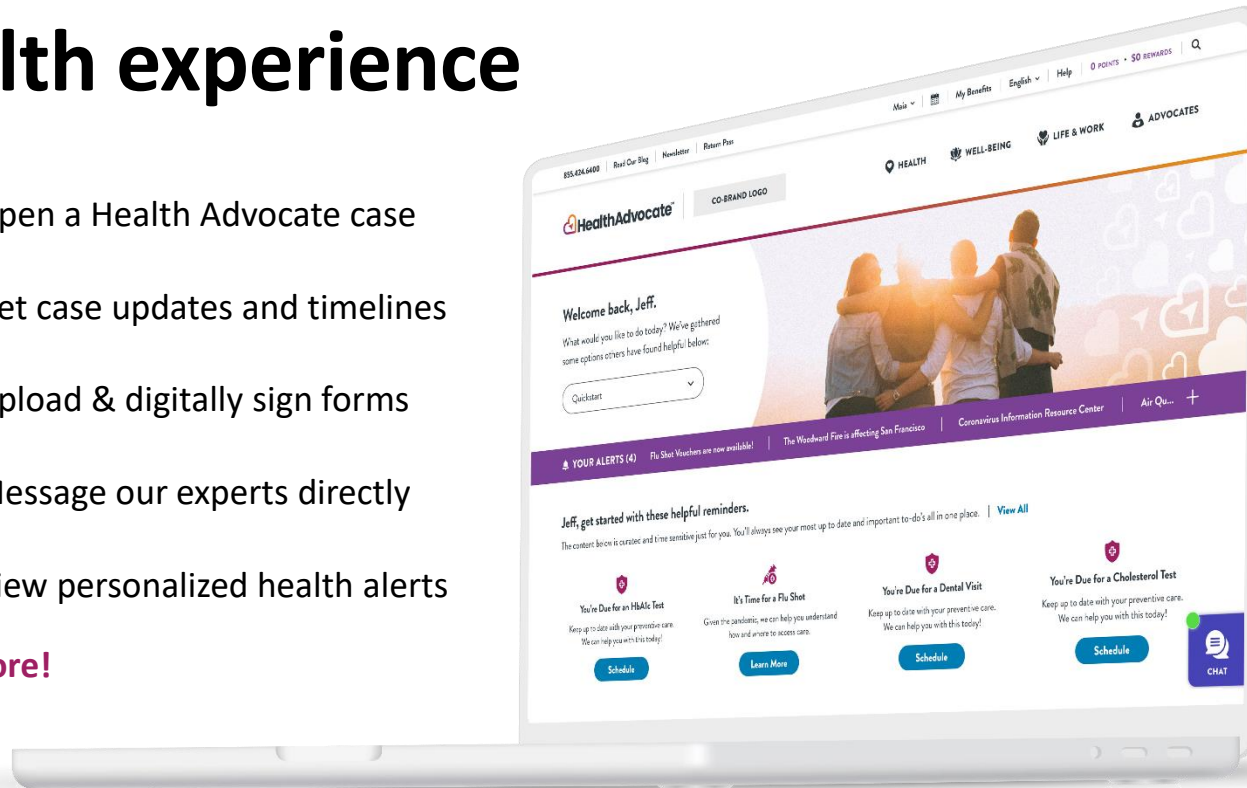


Member Website & Mobile App

Secure, personalized digital health experience

-  Open a Health Advocate case
-  Get case updates and timelines
-  Upload & digitally sign forms
-  Message our experts directly
-  View personalized health alerts

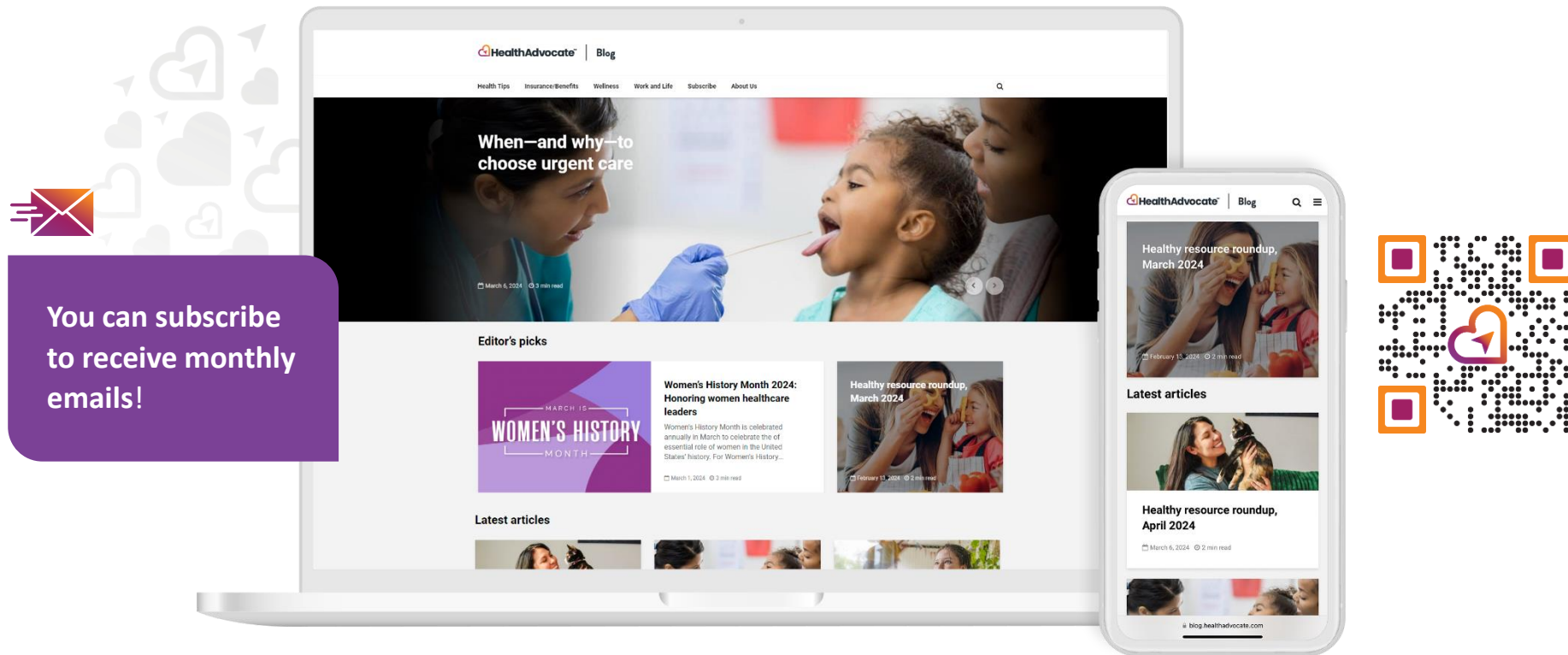
And more!



24/7 Support • 250+ Languages • HIPAA-Compliant

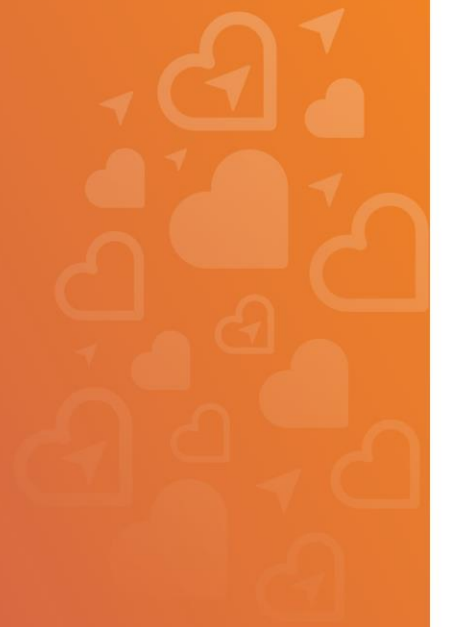
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Visit: blog.HealthAdvocate.com

How to Reach Health Advocate



Here are a few useful tips when reaching out

We quickly get you to the right place

Our Triage unit will take your call, gather details about your issue, and connect you with the right expert.



Come prepared

What you need depends on your issue.

For claims questions, have your medical bill and **Explanation of Benefits** ready.

You will also need to sign our **Medical Authorization Release Form** to let us assist you.

How long it takes

Turnaround times vary by issue.

Simple requests, like finding an in-network specialist, take less time than those needing research or outreach to health plans or doctors' offices.



We keep you informed

Your Personal Health Advocate will follow up until your issue is resolved, providing regular email updates along the way.

Secure emails will come from: "Health Advocate Follow Up"



Easy access to your Health Advocate resources



Register today on the website and/or mobile app – NOTE Registration is NOT required to use the service.

1. Go online or download the mobile app by scanning the QR code
2. Enter the required information, confirm your registration, and then log in

Phone: 888-709-3212 | **Email:** answers@HealthAdvocate.com

Website: HealthAdvocate.com/IMF

Hours of Operation

Health Advocate is available 24/7. Normal business hours are Monday - Friday from 8 AM to 10 PM, Eastern Time. Staff is available for assistance after hours and on weekends.

Registration code:
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Thank You!

Questions?

