

Real support for retirees (and near retirees)



Address healthcare concerns

Our Advocates will do the legwork to get you to the right providers and the right answers.

- **Find in-network doctors**, dentists and hospitals
- **Arrange appointments**, including second opinions with hard-to-reach specialists



Locate care facilities and support

We do the research to get you the right resources.

- **Research local adult day care**, assisted living, and long-term care facilities
- **Locate in-home care** and nursing support resources
- **Help facilitate transportation** to your medical appointments



Guidance with insurance coverage

We'll walk you through your options.

- **Help with insurance choices** before you're eligible for Medicare
- **Explain Medicare coverage** and costs
- **Compare** various Medicare plan options
- **Explain how Medicare coordinates** with your employer-provided insurance



Handle insurance-related issues

Our experts can address your questions and help you maximize your benefits.

- **Review** your employer-provided retiree health benefits
- **Help resolve billing** and claims issues
- **Provide the estimated out-of-pocket costs** of common medical procedures in your area

Remember... Our Advocates can answer your questions about healthcare after retirement, as well as help with a variety of additional healthcare and insurance-related issues. Retirees, their spouses/partners, dependents, parents and parents-in-law can all use our services.



888.709.3212

answers@healthadvocate.com

www.healthadvocate.com/imf

Registration code: IMFMBPHELP

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HealthAdvocateSM

Access online help that is smart with heart



Our website and mobile app provide another layer of Health Advocate support you can access anytime, anywhere.

Through our website and mobile app, you can:



Learn about your Health Advocate services and the many ways we can help



View important news alerts and timely tips to improve your well-being



Use our Symptom Checker for information about a variety of conditions to help you decide when you should call the doctor and what you can do at home



Quickly connect with an advocate through chat, web message or email



Open a case for an advocate to assist you, check the status of your cases and message the advocate working on your issue



Access a Medical Visit Checklist so you know what questions to ask your doctor at your next appointment

Each quarter, we're giving away gift cards to three lucky members!

Winners can choose either an Amazon, Apple, or Google Play \$250 gift card.

Enter the raffle online or through our mobile app for a chance to win.



Get started today!

Log in or register with the steps below:

1. Visit the website or download the mobile app
2. Click "Register Now"
3. Enter the required information, confirm your registration, and then log in



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HealthAdvocateSM

Caring for you in all ways. Always.SM

Health Advocate helps you and your family with any health or well-being needs, offering expert support and personalized assistance anytime, through your preferred method: phone, email, chat, or in-app messaging.



Get answers to all your medical questions
to better understand your diagnoses and treatments

Access help for health and insurance issues
like clarifying coverage and transferring records

Lean on us for help resolving billing and claims issues
and clarifying your insurance coverage and costs

Learn about ways to save money on medical, dental, and vision care
so you and your wallet can both stay healthy

Get the most benefit from your employee benefits
Take full advantage of all the programs your employer offers

Quickly reach all your benefits in one place
Just call us to connect to all your employee benefits

Have us negotiate medical and dental bills*
We'll do the legwork to save you money!

*Applies to non-covered medical and dental bills over \$400. Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made, but specific percentage results are not guaranteed.



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