

Exclusively for Health Advocate Members



866.695.8622
HealthAdvocate.com/members

Make the most of your High Deductible Health Plan

High deductible health plans are a popular and cost-effective benefit option. However, you may have questions about how to get the most out of your coverage. With a high deductible health plan, you need to be cost-conscious about your choices. That's where we come in.



Count on Us for Help

Your Health Advocate benefit, paid by your employer or plan sponsor, offers personalized assistance to help you make the most of your benefits. Our Personal Health Advocates, typically registered nurses supported by medical directors and benefits and claims specialists, can help you:

Save time and money

- Locate in-network providers
- Offer money-saving tips like switching to generic medications
- Explain the advantages of opening a Health Savings Account, a Flexible Spending Account, etc.
- Locate qualified physicians for second opinions
- Research treatment options

Make sense of your health plan

- Explain your share of the costs including deductibles, co-pays and coinsurance
- Review services covered, including preventive care and medications
- Inform you about in- and out-of-network costs for providers and services

Remember... Your Personal Health Advocate can assist you with a variety of healthcare and insurance-related issues. Eligible employees, their spouses, dependent children, parents and parents-in-law are all covered. Just call or email answers@HealthAdvocate.com.

HealthAdvocate™
Always at your side