

Helping you navigate the healthcare system



WHY HEALTH ADVOCATE?

- Saves you time and money
- Answers your healthcare coverage questions
- Helps you take full advantage of your healthcare benefits



SUPPORT WHEN YOU NEED IT MOST

- Available for family members
- Access confidential support 24/7

Take charge of your healthcare with Health AdvocateSM, included with your Lincoln critical illness insurance. You get unlimited confidential support from skilled specialists who will answer your questions, research treatment options, coordinate benefits, and resolve billing and claims issues to ease your coverage concerns.

Spouses, dependents, parents, and parents-in-law of the covered employee can also use Health Advocate's services.

Personal health advocate

Your personal health advocate can help resolve your healthcare and insurance issues. With support from medical directors, registered nurses, and benefits and claims specialists, they can help you:

- Find the right healthcare providers
- Understand diagnoses and treatment options
- Research and arrange second opinions
- Facilitate pre-authorizations and synchronize benefits
- Coordinate care and insurance or benefit payments

Medical Bill SaverTM

Skilled negotiators work with your healthcare providers to help lower out-of-pocket costs on unpaid medical and dental bills over \$400 that are not covered by insurance. Get help with:

- Reducing claim costs, complaints, and appeals
- Understanding covered vs. noncovered services
- Getting provider signoff for payment terms and conditions

Employee Assistance Program (EAP) and work-life balance

Health Advocate's professional counseling services promote your well-being and reduce stress and anxiety.

Counseling services include:

- Help for depression, family issues, substance abuse, and more
- Up to three in-person or video conference counseling sessions, per issue, per year
- A 24/7 help hotline

Help for balancing work-life demands:

- Find child care and eldercare services
- Work with financial and legal specialists
- Use online tools for budgeting and finances

Personal concierge services

Contact highly qualified professionals who can help you handle a wide range of personal tasks, such as:

- Travel arrangements, including flights, lodging, and dining reservations
- Sports, concerts, and event tickets
- Event planning



Contact Health Advocate for:

Professional healthcare support with a personal health advocate, confidential counseling, claims resolution, or work-life balance support.

Call: 866-799-2728 and advise the personal health advocate you have critical illness coverage through Lincoln Financial Group

Email: Answers@HealthAdvocate.com

Visit: HealthAdvocate.com/LincolnMembers

Download the app today!



©2023 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-5801586-071123

PDF ADA 10/23 **Z07**

Order code: CI-HEADV-FLI001



Health advocate services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading independent healthcare advocacy and assistance company. This company is not a Lincoln Financial Group® company. Each independent company is solely responsible for its own obligations (except in Vermont). Health Advocate does not replace health insurance coverage, provide medical care, or recommend treatment.

Google Play and the Google Play logo are trademarks of Google LLC.

App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Not for use in New York and Washington.