



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.



866.695.8622

Visit us online at:
[HealthAdvocate.com/members](https://www.healthadvocate.com/members)

HealthAdvocateSM



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 or Flexible Spending Account
- Locate qualified physicians for second opinions
- Research treatment options

Shop around for healthcare and save!

Our **Health Cost Estimator+** pricing tool helps you compare the cost of healthcare procedures and services in your area—so you can choose the right care at the right price! Access it in three easy ways:

- Log on to your Health Advocate member website and click on “Cost Estimator”
- Download our FREE mobile app
- Call a Personal Health Advocate

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.

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