

# Advocacy Services

For Employees



When you or a family member has been diagnosed with a critical illness, you should be focused on treatment and recovery, not the stress of comparing medical costs, transferring records or getting preauthorizations for care.

## We're here to help.

With Advocacy Services available through your critical illness insurance coverage, you have access to skilled clinicians and nurses who provide friendly, personalized and confidential problem-solving assistance in a one-on-one setting.

## Care Advocates - Personalize Care and Support

Care advocates help lessen the burden you take on when diagnosed with a critical illness.

- Explain benefits and help you to understand your coverage
- Help you to navigate through the claims process and all documentation
- Coordinate with providers and hospitals
- Manage the stress of understanding your diagnosis

### Getting help is easy

1. Call the number listed below.
2. Verify your name and company with the care advocate.
3. Inform the care advocate of your inquiry related to your diagnosis.

Contact Advocacy Services at 866-372-5577,  
Monday thru Friday, 7 a.m.- 7 p.m.

You can also email  
[customerservice@gilsbar.com](mailto:customerservice@gilsbar.com) at any time.



*See the back for more on the services  
provided by Care Advocates.*



## Care Advocates Offer Many Important Services

| Benefit Related Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Claims Related Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Provider/Hospital Related Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| <ul style="list-style-type: none"> <li>▪ Assistance in understanding basic coverage provided by the health plan, including explanation of EOBs, co-payments, deductibles and out-of-pocket expenses</li> <li>▪ Assistance in understanding coverage provided by health and life plans, including but not limited to dental plans, vision coverage, life insurance policies, disability insurance and other plans</li> <li>▪ Assistance in understanding the best use of benefits, especially when seeking services from in-network and out-of-network providers</li> <li>▪ Assistance in understanding the coordination of benefits between multiple carriers</li> <li>▪ Assistance in understanding the pros and cons of FSAs, HRAs and HSAs - and how to make the right choice for funding costs under a benefit plan</li> <li>▪ Help obtaining a second opinion if requested</li> <li>▪ Help with exploring options for less expensive care and certain high-cost pharmaceuticals, primarily delivered through cost and quality comparisons</li> <li>▪ Coach members on lifestyle change to improve health</li> </ul> | <ul style="list-style-type: none"> <li>▪ Assisting with appeals for denied claims</li> <li>▪ Explaining claim denials</li> <li>▪ Explaining the details of the medical claims payment process</li> <li>▪ Answering all questions about paid or denied claims</li> <li>▪ Explaining EOBs and what out-of-pocket responsibilities specific claims may represent</li> <li>▪ Assist with resolving claim and billing issues</li> <li>▪ Assisting with pre-authorizations</li> <li>▪ Facilitating coordination of benefit filing</li> </ul> | <ul style="list-style-type: none"> <li>▪ Assistance locating in-network doctors and specialists</li> <li>▪ Facilitating discussions with non-network providers on reasonable and customary charges</li> <li>▪ Assistance finding a doctor, hospital, or community resources</li> <li>▪ Help scheduling appointments with primary care physicians and specialists</li> <li>▪ Assistance with referrals and pre-authorization</li> <li>▪ Assistance transferring medical records, including x-rays and test results</li> <li>▪ Explanations of test results after a doctor visit or after a health screening</li> <li>▪ Clarifications regarding recent diagnoses - what they mean and what treatment options are available</li> <li>▪ Clarifications regarding recommended treatments, explained in simple and straightforward terms</li> <li>▪ Coordination of transfers between hospitals or other medical service providers</li> <li>▪ Coordination of home health care visits and equipment</li> <li>▪ Referrals to appropriate care programs and other health care services</li> <li>▪ Explanations of what to expect before and after a surgery, procedure, or diagnosis</li> <li>▪ Explanations of discharge orders and help coordinating care after a hospital stay</li> </ul> |