

# Providing You with Critical Support



## Care Advocates can help you cope with critical illness.

Coping with a critical illness diagnosis presents many challenges. Care Advocates are here to help you navigate these difficult circumstances. They are skilled clinicians and nurses who provide personalized, problem-solving assistance in a one-on-one setting.



### Stroke

On average, someone in the U.S. suffers a stroke every 40 seconds.  
(American Heart Association, 2020)



### Alzheimer's

Alzheimer's is the 6th leading cause of death in the United States.  
(National Institute on Aging, 2019)



### Cancer

In 2020, there is estimated to be 1.8 million new cancer diagnoses in the U.S.  
(American Cancer Society, 2020)

## Care Advocates can help lessen your burden

- Possess an average of nine years of on-the-job experience
- Help you understand health care costs and find appropriate care
- Educate on benefits available
- Assist with understanding diagnoses and coordination of treatment or care

First and foremost, Care Advocates are here to listen. They understand there's more that goes into dealing with a critical illness and your questions might be more than simply understanding your diagnosis.

Whether you want a second opinion or want to locate the best provider, Care Advocates can help you navigate the process at every phase.



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

**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.



## Care Advocates Offer Many Important Services

| Benefit Related Services   | Claims Related Services  | Provider/Hospital Related Services  |
|--|--|---|
| <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> |