



We make healthcare easier

Furman University | Health Advocate
Advocacy and EAP Benefit Overview

HealthAdvocateSM



Welcome to Health Advocate

Your Health Advocate service provides:

- **Hands-on support** for a variety of health and well-being issues
- Compassionate, confidential help **available 24/7**
- **Unlimited access** for Furman employees PLUS your spouse/partner, dependents, parents, and parents in-law!
- **Interactive mobile app** and website
- **Provided by Furman** at no cost to you!

Pick up the phone and call with any healthcare issue and we will get you the help you need!



How does the Health Advocate service work?



It's easy. When you have an issue, just call the toll-free number.



You will be assigned to a Personal Health Advocate.



Your Personal Health Advocate works with you until your issue is resolved.



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Health Advocate helps the whole family:

- Employees
- Spouses/Partners
- Dependents
- Parents
- Parents-in-law

**Plus, special
help for seniors**

Medicare
Parts A, B, D,
Medicare Advantage
Supplemental
Plans

HealthAdvocateSM

Important Notes About Our Service



Health Advocate does not
replace health insurance



Health Advocate does not provide
medical care or recommended
treatment

Private and Confidential



We protect your privacy



All health information
is kept strictly confidential



We fully comply with the federal
Health Insurance Portability and
Accountability Act (HIPAA)

Medical Authorization Release Form

- **Authorizes Health Advocate to interact with doctors, other providers and insurance companies on your behalf**
- **One-page form can be downloaded from member website or app, or emailed, mailed or faxed to you to complete and return**
- **Secure electronic signature service also available through DocuSign**
- **Ensures complete confidentiality and privacy**

HealthAdvocate

Mail or Fax this form to:
3043 Walton Road, Suite 150
Plymouth Meeting, PA 19462
Fax: 610.941.4200

Authorization for Use and Disclosure of Protected Health Information

Description of PHI to be Released to Health Advocate: I hereby authorize my health plan(s), my healthcare provider(s) and their applicable business associates to disclose the following Protected Health Information ("PHI") pertaining to me: enrollment, claims, payment and managed care information to Health Advocate, Inc. for the purpose of assisting me in my effort to obtain healthcare services and/or approval or payment for healthcare services.

My authorization includes the release of the following, please check those you wish to include, if any:

- Diagnosis and/or treatment for alcoholism and/or drug abuse or dependency
- Diagnosis and/or treatment regarding mental health issues
- HIV antibody test results and/or diagnosis and treatment
- Genetic test results and/or related treatment

Identification of Person Authorizing Release: (Please complete all items.)

Name of Member/Participant: _____ Last _____ First _____ MI _____
SSN: _____ Date of Birth: _____ Relationship to Subscriber: _____
Address: _____ Street / Apt # _____ City _____ State _____ Zip _____
Subscriber Name: _____
Subscriber's Sponsor Name (e.g., Employer, Health & Welfare Fund): _____

Health Insurance Carrier 1: _____ Coverage Type: HMO POS PPO Indemnity Medicare
ID#: _____

Health Insurance Carrier 2: _____ Coverage Type: HMO POS PPO Indemnity Medicare
ID#: _____

Unless otherwise revoked, this authorization will commence on the date indicated below and will expire on the following date, event or circumstance: _____ If I fail to specify, this authorization will expire in twelve months from the date of my signature.

- I understand that information used or disclosed based on this authorization may be subject to re-disclosure by the recipient and may no longer be protected by federal privacy regulations.
- I understand that I may revoke this authorization at any time by giving written notice of my revocation to Health Advocate's Privacy Officer at the above address. I understand that revocation of this authorization will not affect any action.

Health Advocate or other parties look in reliance on this authorization before it received my written notice of revocation.

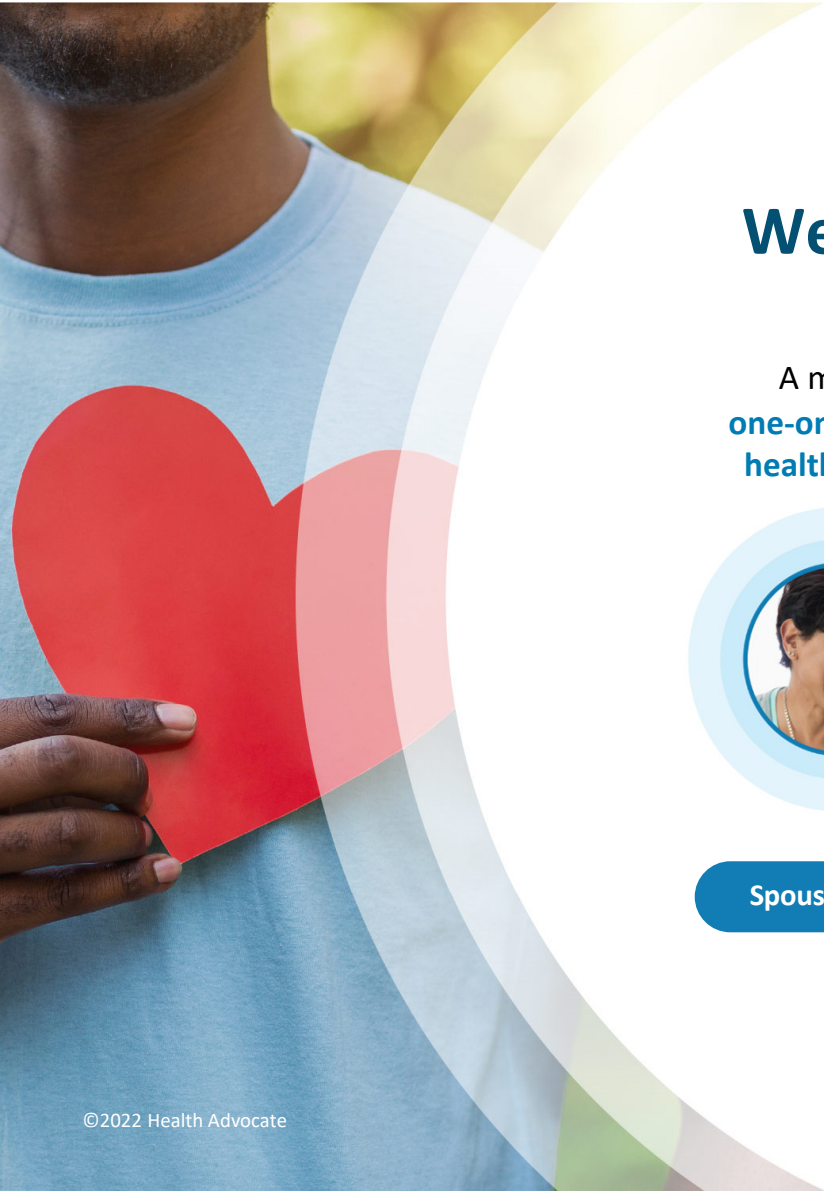
- I understand that Health Advocate provides administrative and informational services only and does not provide health insurance or medical services nor does it recommend treatment. Consequently, independent healthcare practitioners, who are not employees or agents of Health Advocate, will provide all my medical services.

You are not required to authorize Health Advocate to have access to your "PHI" and the provision of treatment, payment, enrollment or eligibility for benefits does not depend on whether you sign this authorization. You should keep a signed copy of this authorization for your records; however, a copy of this signed authorization will be provided upon your request.

Signature: _____ Date: _____
Signature: _____ (Personal Representative (include a description of such authority to act for the member)) Date: _____

Advocacy Overview





We simplify the healthcare experience

A member can reach out for **one-on-one support for all of their healthcare and insurance needs**



A dedicated Personal Health Advocate works to help the member **no matter the issue**



Spouses/partners, dependents, parents and parents in law can also use our services!





Michael's Story



After years of unsuccessful chronic back pain treatments, Michael was referred to a spine surgeon, who determined that a spinal fusion was essential to improving his mobility and quality of life.

Two days before the procedure, Michael's insurance company deemed it "unnecessary" and denied coverage, triggering a severe anxiety attack.

Michael called Health Advocate.



His Personal Health Advocate completed a detailed intake and contacted the surgeon to learn the rationale for the denial. After escalating the case to higher levels within the organization, the procedure was approved.



The Health Advocate clinical team contacted the insurance company repeatedly, escalating the case to higher levels in the organization until the procedure was approved.



Connected Michael to an EAP Professional for help addressing his stress and anxiety. Michael referred to the entire experience as "life-changing."



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Advocacy & Navigation

**We'll take on your employees' issues
so they can focus on what matters most**

Provide support
for insurance-related issues

Review medical bills and claims

Explain benefits and
coordinate coverage

Research ways to reduce prescription
and healthcare costs

Facilitate pre-authorizations

Assist with eldercare services

Negotiate payment arrangements
for medical bills

Explain all parts of Medicare

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Advocacy & Navigation

Support for Clinical Issues

Answer questions about diagnoses, conditions, treatments and tests

Coordinate care and clinical services with treating physicians

Review treatment options grounded in evidence-based practices

Arrange second opinions

Guide employees to the right care at the right time

Locate community and eldercare resources

Research doctors, hospital and other providers; schedule appointments

Coordinate with other programs: Health Plans/TPAs/3rd Party Point Solutions

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Personalized Support and Guidance

Our Team of Personal Health Advocates get to the heart of your employees' issues, no matter how complex

Medical Directors and RNs

Case Managers* and Social Workers

Behavioral Health Specialists

Wellness Coaches

Benefits Experts

Claims Specialists

Coverage and Appeals Experts

Research Associates

Multiple ways to connect: Phone • Mobile App • Website • Email • Chat

*Case Management Coordinated with Health Plans

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Coordinate care with your providers

- **Coordinate services and facilitate communication** with treating physicians/health plans
- **Coordinate care and services** during and after a hospital stay and when your care is transitioned to other providers
- **Locate specialized services** including eldercare and care for children with special needs
- **Provide end-to-end support** through all phases of care
- **Facilitate any necessary referrals** or authorizations



Coordinate Care with Providers in Action

Recently released from the hospital, Larry's father began displaying cognitive and other issues Larry couldn't manage on his own. He was also unsure about his father's coverage should he be re-admitted to the hospital.

Larry called Health Advocate.

His clinical team:

- Recommended that Larry's father be re-evaluated, at which point he was re-admitted to the hospital
- Explained his father's medical coverage, the costs, and other resources such as Veteran's Affairs
- Worked with Larry and the hospital to plan for his care upon his release



Support for medical conditions

- **Answer questions about diagnoses,** medical conditions, treatments and tests
- **Review treatment** options based on current literature and evidence-based practices
- **Help you develop questions** to ask your care team
- **Provide information** to help you make the right decisions about your care





Healthcare Decision Support in Action

Nancy, a former smoker, was recently diagnosed with lung cancer. After meeting with her doctor to discuss treatment options, she felt overwhelmed and confused about next steps.

Nancy called Health Advocate.

Her clinical team:

- Explained the different stages of lung cancer and clarified her treatment options (e.g., medications, surgery), including the risks and side effects
- Researched and located a leading cancer treatment center and specialist, and facilitated scheduling an appointment
- Offered to be an ongoing resource throughout her treatment



Help you find the right doctors

- **Research and identify** leading in-network providers
- **Check sanctions or licensing issues;** verify board certification(s)
- **Assess experience, confirm network status** and if accepting new patients
- **Schedule appointments,** transfer medical records
- **Research transportation**





Finding the Right Doctors in Action

Charlotte's doctor suggested a carpal tunnel release procedure when her latest treatments weren't producing results. She wanted a doctor with experience and success performing the procedure, but had no idea where to start.

Charlotte called Health Advocate

Her Personal Health Advocate:

- Answered her questions about the procedure
- Identified a top-performing local surgeon and confirmed she was in Charlotte's health plan's network
- Scheduled an appointment and transferred Charlotte's medical records



Arrange second opinions

- **Perform intake** to assess your needs and preferences
- **Research to identify top experts** and Centers of Excellence nationwide
- **Answer questions about diagnosis,** treatments and available support systems
- **Arrange for the transfer of medical records**
- **Schedule** face-to-face appointments
- **Follow up** to see how the second opinion went and if there are any other ways we can help



Medical Second Opinion in Action

Jerry, an avid skier, had been treated for back and hip pain for years, which increased significantly following a minor fall. When his orthopedist said it was time for a hip replacement, Jerry was concerned about the down time.

Jerry called Health Advocate.

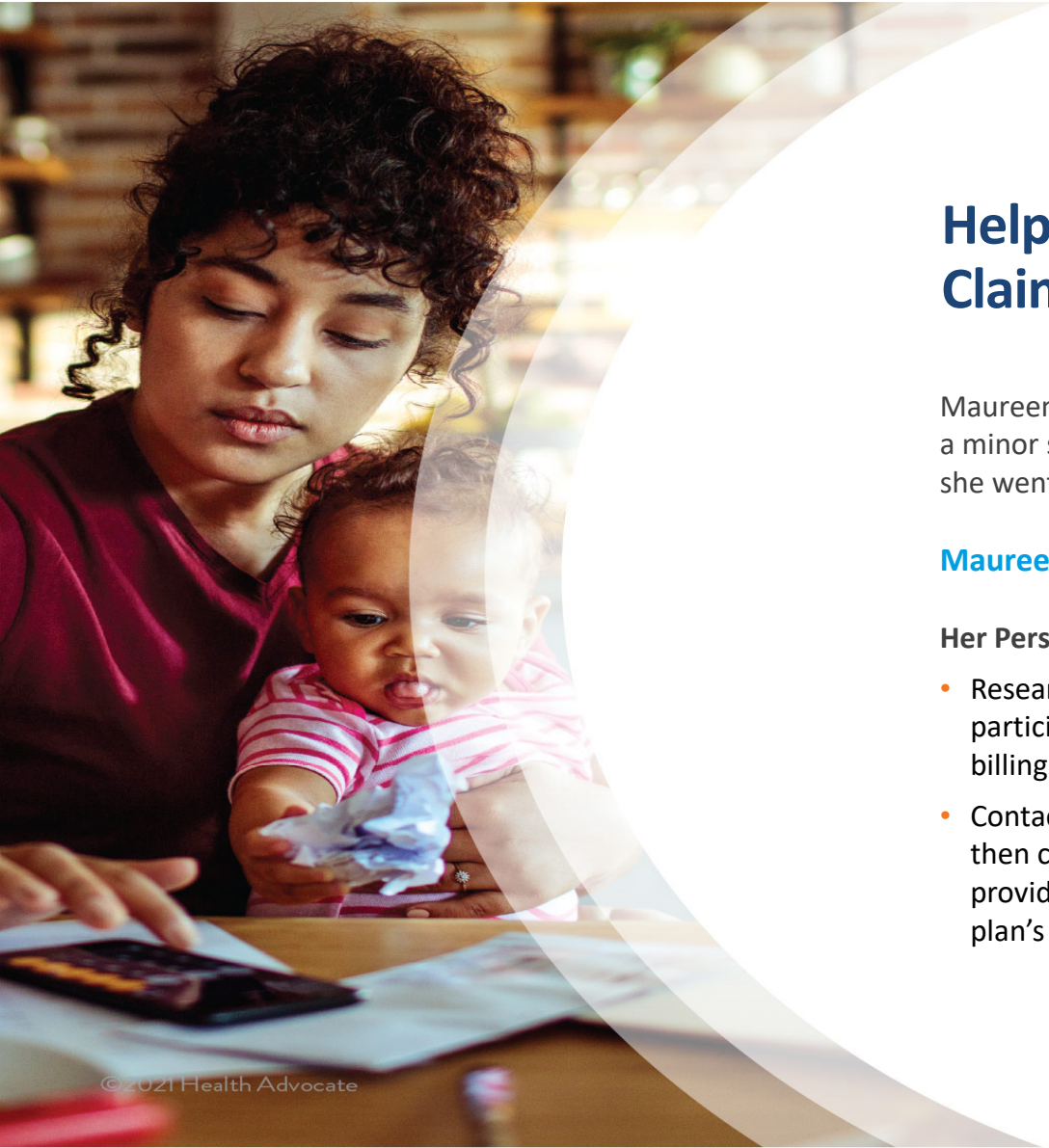
His clinical team:

- Answered his questions about the procedure and explained that in recent years, medical advances have reduced the recovery time
- Performed a second opinion search and located a top orthopedic surgeon at a renowned regional academic medical center
- Offered to secure an appointment and get Jerry's medical records transferred



Help with confusing and time-consuming claims/paperwork issues

- **Examine medical bills** and claims for accuracy
- **Explain coverage** and coordinate benefits
- **Facilitate any necessary pre-authorizations** for care, medical equipment, medications
- **Review medical bills** to identify and correct duplicate or erroneous charges
- **Research ways to reduce** prescription drug and other costs
- **Negotiate** payment arrangements



Help with Confusing Claims/Paperwork in Action

Maureen received a bill for laboratory services after a minor surgery and was confused, because she was sure she went to an in-network provider.

Maureen called Health Advocate.

Her Personal Health Advocate:

- Researched and discovered that although the lab participated in Maureen's network, they were balance billing her for services denied by her health plan
- Contacted the health plan to explain the situation, who then contacted the lab to clarify that as a participating provider, they were obligated to accept Maureen's plan's payment as payment in full



Special Help for Parents, Parents-In-Law, Retirees and Pre-Medicare Retirees

- **Assist retirees** transitioning to private coverage or Medicare
- **Clarify** all parts of Medicare, including Parts A, B, C and D
- **Educate about Medicare Advantage** and supplemental plans
- **Locate plans**, explain the differences between them and help weigh options
- **Locate eldercare services** and community resources that fall outside traditional coverage
- **Research private coverage** and public exchanges
- **Facilitate care management** interventions

Medical Bill Saver™

*Expert negotiators work to lower your out-of-pocket costs
for non-covered medical and dental bills*



Save on medical and dental bills not covered by insurance

- **Our experienced negotiation team** will work on your behalf to lower medical and dental bills (\$400+) that are not covered by insurance
- **We do the legwork;** just send us the bill
- **We'll obtain provider signoff** on payment terms and conditions
- **You'll receive a Savings Results Statement** summarizing the results

Note: Health Advocate will attempt to negotiate with providers in states where it is permitted. While best attempts will be made to reduce balances, specific results are not guaranteed.

EAP+Work/Life

*24/7 access to confidential help with personal
& work related issues*



Expert clinical support when you need it most



In the Moment Telephone Support



Virtual Telehealth Platform

• Phone • Chat • Video



Face to Face Sessions

Master's level clinicians

Behavioral Health Specialists

Manager Assistance Program

Work/Life Specialists

Financial & Legal Experts

Complete & Robust EAP Service | Multi-language capabilities

Hours: 24/7/365 Support



Confidential help with personal issues

Speak to a Licensed Counselor for help with:

- Relationships
- Family/parenting issues
- Depression and anxiety
- Substance abuse
- Stress management
- Grief and loss
- Life's transitions

**Up to 6 sessions
per issue, per
year, per eligible
family member**



Help with Personal Issues in Action

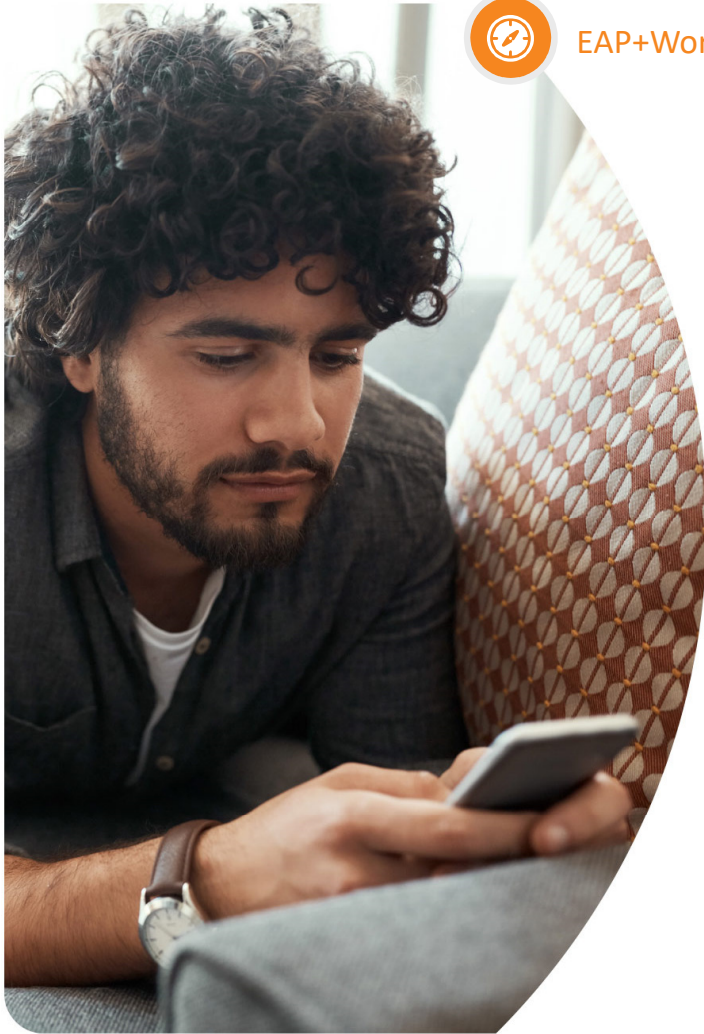
After being diagnosed with prostate cancer, Larry was feeling anxious, having trouble concentrating at work and started to isolate himself from family and friends.

Larry called Health Advocate.

His EAP Professional:

- Listened to his concerns and offered strategies to help him stay more focused at work
- Arranged a series of sessions to help him better manage his stress and anxiety
- Offered to connect him to a Personal Health Advocate for help understanding his diagnosis and preparing for treatment

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EAP+Work/Life

Work/Life Support

Legal & Financial Concerns

Time Management

Eldercare

Relocation Issues

Childcare

Identity Theft

• Restaurant

• Ticketing

Concierge Services

- Restaurant reservations
- Party/event planning
- Sporting events
- Ticketing
- Travel research and booking

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Help Balancing Work and Life in Action

Dana's mother's heart disease and other health issues had worsened, and as her primary caregiver, Dana was experiencing overwhelming stress and exhaustion.

She called Health Advocate.

Her EAP Professional and Work/Life Specialist:

- Researched and located a local home health care provider covered by Medicare and her mother's supplemental plan, to help with day-to-day caregiving duties
- Coached Dana on the importance of self care and scheduled a series of counseling sessions to help her cope

Up to a 25% Discount if Retained



Legal Services

- Criminal law
- General/civil law
- Domestic/family law
- Elder law
- Separation/Divorce
- Real estate
- Tax and IRS matters
- Motor vehicle law
- Estate planning
- Child custody
- Real estate
- Tax and IRS matters
- Motor vehicle law
- Estate planning
- Child custody

Up to a 30 minute free consultation per issue, per year



Financial Services

- Credit management
- Debt counseling
- Budgeting
- Restoring credit
- Identity theft
- Home refinancing
- Student loans
- Retirement planning
- Divorce



Confidential Support for Adolescents and Teens

- Stress
- Alcohol/Drugs
- Sexuality
- Suicide prevention
- Depression
- Anxiety
- Bullying
- And more

No barriers to access, call anytime 24/7



LGBTQIA+ Mental and Behavioral Health Concerns and Work/Life Support

Coming-out support

Suicide prevention and counseling

Search for LGBTQIA+ friendly support groups

Gender identity/questioning; transition counseling

Strategies to deal with discrimination and hate

Research local community resources

HIV counseling and support

Supervisor/manager sensitivity training

Help with family planning and locating childcare

Short- and long-term counseling

Locating support for victims of hate crimes

Financial support, retirement and long-term care planning



Compassionate support from Master's-level clinicians, nurses, counselors and work/life experts

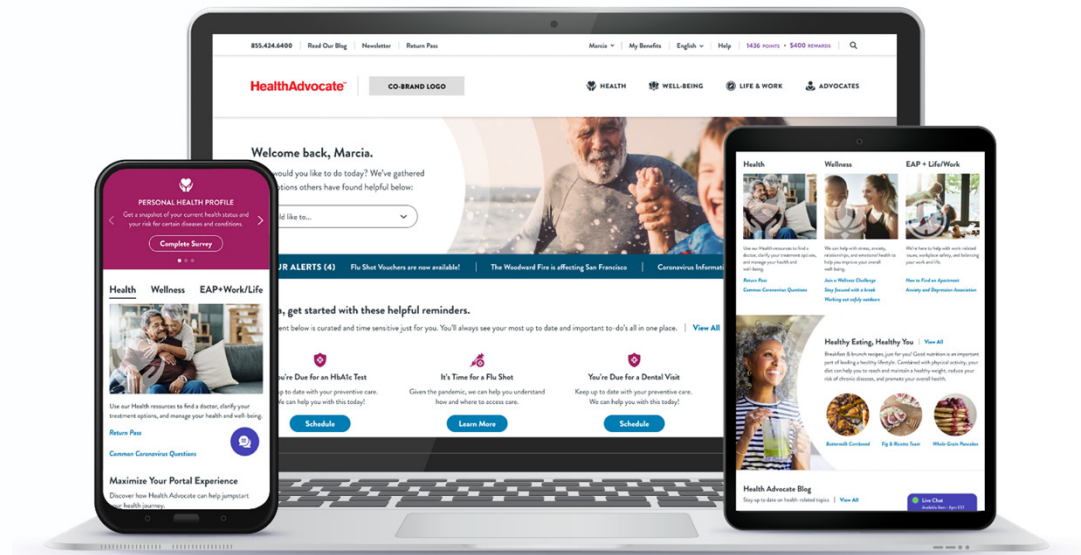
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Digital Experience/How to Reach Health Advocate

Health Advocate Member Engagement Platform



Smart, easily accessible digital tools



Phone



Video



In-person



Online



Text



Chat



How to Reach Health Advocate

Telephone: 866-799-2485

Email: answers@HealthAdvocate.com

Website: HealthAdvocate.com/members

Hours of Operation

Health Advocate services can be accessed 24/7. Normal hours of operation are Monday - Friday from 8 AM to 10 PM Eastern Time. Staff is available for assistance after hours and on weekends. In a crisis, help is available 24/7.

Thank you!