

Health advocacy services when you need them.

Help for you and your family is just a phone call away.

New York Life Group Benefit Solutions (NYL GBS) Health Advocacy Services offers you expert assistance with a wide range of healthcare and health insurance issues. Let us help you – your spouse, dependents, parents and parents-in-law – get the answers you need, when you need them, 24/7, at no additional cost to you.

Don't know where to turn? We point the way.

- Find the right health care professionals based on your needs.
- Locate specialists, schedule appointments, arrange medical tests or special treatments.
- Answer questions about diagnoses, test results, treatments, medications and more.

Want to maximize your benefit dollars? We can help you save.

- Get the estimated fees for services in your area.
- Find options for non-covered and alternative health services.
- Receive information about generic drug options.
- Address questions and concerns related to your medical bills.
- Get help negotiating discounts on medical or dental bills over \$400 not covered by insurance.

Need eldercare or special needs services? We're there for you.

- Find in-home care, adult day care, group homes, assisted living and long-term care.
- Get access to a range of services for parents of children with special needs or autism spectrum disorders.
- Clarify or get help applying for Medicare, Medicare Supplement plans and Medicaid.
- Coordinate care among multiple providers.
- Arrange transportation to appointments.



NYL GBS Health Advocacy Solutions

Access to help when you need it for all your health care, insurance or medical bill needs – for you and your family, including parents and parents-in-law.



Help is only a call away.

Call **(866) 799-2725** 24/7

Health advocacy services are NOT health insurance or medical services, and this program does not provide either for health care services or for the reimbursement for financial losses of health care services. Health advocacy services are provided under a contract with Health Advocate, Inc. subject to all of the terms of that contract. Presented here are highlights of the program. Full terms, conditions and exclusions are contained in the Health Advocate service agreement.

New York Life Group Benefit Solutions products are underwritten by Life Insurance Company of North America, a subsidiary of New York Life Insurance Company. Health Advocate, Inc. is not affiliated with New York Life Insurance Company.

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