

MEMBER ASSISTANCE PROGRAM

HealthAdvocate™



You have up to 5 counseling sessions at no cost. If you need additional sessions, Health Advocate will help connect you with a provider and coordinate coverage through your health plan.

For details, visit HealthAdvocate.com/IAFFHealthTrust or call (866) 799-2728.

Health Advocate offers a unique level of healthcare, insurance and well-being support to help you reach your best health. Our experts will do the work to ensure that you get the right information and assistance at the right time. Our services are completely confidential and available to you, your spouse, dependents, parents and parents-in-law at no cost.

Confidential support for personal problems

- Work through relationship and financial/legal issues, stress, depression, substance abuse
- Get practical strategies and work/life resources to make life easier and find balance

Work/life resources to make life easier and find balance

- Locate childcare, eldercare, summer camps, special needs services and relocation support
- Easy access to legal/financial experts and information, saving you time, money and worry

Expert healthcare help when you need it most

- Explain diagnoses and treatments; find the right in-network doctors and make appointments
- Arrange second opinions and transfer medical records; resolve complicated claims and billing issues

Lower your out-of-pocket costs on non-covered care

- Our skilled negotiators can help reduce medical/dental bills over \$400 not covered by insurance
- Just send us the bill and we'll get provider signoff on the agreed-to terms and conditions

*Health Advocate will attempt to negotiate with providers where allowed by individual states. Specific results are not guaranteed.



866-799-2728

Email: answers@HealthAdvocate.com



Web: HealthAdvocate.com/iaffhealthtrust