

# Guidance for better health care choices.

## Health Care Support.

Making decisions about your health care choices can sometimes be overwhelming. That's why, for eligible employees, New York Life Group Benefit Solutions offers our Health Care Support program<sup>1</sup> to provide you with assistance to navigate your health benefits, answer clinical questions, resolve claims and billing issues, understand the appeals process, and make educated decisions for you and your family members.



### Our suite of value-add resources includes:

#### Expert medical benefits help

Talk to an experienced insurance specialist to learn about:

- › **Benefits basics** – What is covered by your health benefits? What's not covered?
- › **Your bottom line** – Receive cost estimates for medical services.
- › **Insurance claims 101** – Get guidance on Explanation of Benefits (EOB's) and billing services.
- › **Education on medical bills** – Learn about fee and payment plans and get help negotiating discounts on medical or dental bills that are not covered by your insurance.
- › **Make the most of your benefits** – Find out about in-network providers, pre-approvals, and other ways to maximize your health care benefits.

#### Support for your health care concerns

You can also speak with a registered nurse who can provide you with:

- › **Customized care** – One-on-one reviews of your health concerns.
- › **Steps to prep** – Find out how to get ready for upcoming doctor visits, lab work, and procedures. What should you bring? What questions should you ask?
- › **Straight talk** – Receive honest answers about a specific diagnosis and treatment options
- › **Education on physician specialties** – Learn about the appropriate providers for your health issues.

#### Contact Info:

Health Care Support 24/7



Call **(800) 336-2150** to speak with a GuidanceConsultant.

<sup>1</sup> These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. ComPsych is solely responsible for its services and is not affiliated with New York Life Insurance Company or any of its affiliates.

All programs are effective for the member/participant on the first day of coverage.

Health Care Support is not available for Accident insurance, Critical illness insurance, and Hospital indemnity insurance policies for individuals who reside in Washington.

Accident insurance, Critical illness insurance, and Hospital indemnity insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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## **New York Life Insurance Company**

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