

Value-Add Benefits

Help is just a phone call away

Your coverage includes **24/7 access to value-add benefits and programs** provided by Health Advocate at no additional cost to you.

These services can help you and your eligible family members with a wide range of health care and insurance-related issues.



EAP+Work/Life™

This **confidential program** offers unlimited, toll-free access to licensed professional counselors and work/life specialists for short-term assistance with a wide range of family- and work-related issues. Educational materials, webinars and other resources are available through a dedicated website. Specialists can help you address:

- Stress, depression and anxiety.
- Substance abuse.
- Financial and legal problems.
- Divorce, grief and loss.
- Child and elder care concerns.



Health Advocacy

You have **unlimited access** to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefits and claims specialists, who can help:

- Find qualified doctors, hospitals and other providers.
- Explain conditions and treatments.
- Resolve billing and claims issues.
- Arrange for second opinions and the transfer of medical records.
- Clarify health insurance benefits and answer coverage questions.



NurseLine™

You can reach a registered nurse **24 hours a day, 7 days a week** for trusted advice when you need it most. Our experienced nurses are available to:

- Answer questions about symptoms or medications.
- Offer self-care information for non-urgent health issues.
- Explain health conditions and treatments.
- Direct you to the appropriate care for immediate attention, if needed.



Medical Bill Saver™

Expert negotiators will work with providers to **reduce the cost** of medical and dental bills that are not covered by your insurance—saving you time and money. Our skilled negotiators can:

- Help reduce your out-of-pocket costs on non-covered bills.
- Handle negotiations and obtain provider signoff.
- Give you an itemized summary of the outcome and payment terms.



Wellness Coaching

Our Wellness Coaching program provides a personalized, **action-oriented approach** to help you and your eligible family members reach and maintain your best possible health. Features include:

- Unlimited, confidential support from a personal Wellness Coach by telephone, email or secure web messaging.
- A comprehensive website featuring a personalized health profile to identify health risks, wellness tools and trackers, and self-guided programs on weight loss, nutrition and exercise.

To learn more, contact Symetra at symsba@symetra.com or 1-800-497-3699.

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Who's eligible?

Health Advocate benefits are available to the enrolled member and their spouse/domestic partner, dependent children, parents and parents-in-law. The Wellness Coaching feature is available to enrolled members, their spouse and dependent children age 18+.

Questions?

For more information about your Health Advocate benefits or your specific group coverage, contact your company's benefits representative or Symetra at symsba@symetra.com or 1-800-497-3699.



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Value-add programs may not be available in all states.