Navigating healthcare together



When you or your family have healthcare or insurance needs, our team of experts is here to help. We work with healthcare providers, insurance companies, and other organizations to coordinate services and provide personalized support. **We'll do the work for you, so you can save time and focus on what matters most.** Here's how we can support your healthcare and insurance needs.

Researching benefits and claims

Our team of advocates will:

- **Review your coverage and explain the rules** that apply to your benefits
- **Research claims and billing questions**, and work on your behalf to address them.
- **Help you understand any out-of-pocket costs** you may have
- **Work with your providers and health plan** to coordinate your benefits and claims

Understanding your coverage

We can help you with things like:

- **Deductibles, copays,** and other financial responsibilities
- **Knowing the difference** between preventive care and care for a condition
- **Prior authorization rules and** using in-network vs. out-of-network providers
- **Healthcare accounts**, such as Flexible Spending Accounts, Health Savings Accounts, and Health Reimbursement Accounts

Helping with appeals

If you need to appeal a decision, we can:

- **Answer your questions** about your appeal rights
- **Explain** the appeals process
- **Address coverage questions** by working with the right people
- **Help you** make a strong case for coverage
- **Gather supporting documents** and help you write your appeal letter

Helping the whole family

Our services are available to your whole family, including your spouse, dependents, parents, and in-laws. We're here to make sure your healthcare and insurance needs are taken care of.

866.695.8622

answers@healthadvocate.com

www.healthadvocate.com/werfen

Registration code: 2V46WBL

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