

# New York Life Group Benefit Solutions Health Advocacy Services.

## Client offering description.

### What is New York Life Group Benefit Solutions (NYL GBS) Health Advocacy Services?

NYL GBS Health Advocacy Services provides access to expert assistance with a wide range of healthcare and health insurance challenges. Included with your NYL GBS offering are valuable health advocacy services to help your eligible employees and their eligible family members (including spouse/domestic partner, dependent children, parents and parents-in-law) resolve many of the healthcare, health insurance or medical bill challenges they may face.

Health advocacy services are provided through a partnership with Health Advocate, Inc., by clinicians and insurance professionals who are experienced in a range of clinical, health benefits and administrative issues. These Personal Health Advocates know the "ins and outs" of the healthcare and health insurance worlds, and are supported by medical directors and other clinical and benefits specialists. These services are available anywhere in the United States.

Personal Health Advocates are available Monday through Friday between 8:00 am and 12 midnight EST at a dedicated NYL GBS toll-free number: (866) 799-2725. Resources are available by phone 24/7 at the same toll-free number and a Personal Health Advocate will reach out to the caller the next business day. Services include but are not limited to those described below.

### Clinical services

Personal Health Advocates provide clinical and administrative support for many types of healthcare, benefits or medical bill issues. The Personal Health Advocate may:

- Answer questions and provide information and resources about medical terms, tests, medications and treatments.
- Help customers identify primary and specialist physicians, hospitals, dentists and related healthcare providers (first focus is on network relationships to help customers use their benefits to their best advantage).
- Locate doctors for second opinions and help arrange appointments and research questions about diagnoses, treatments and available support systems.
- Help customers with rare or complex medical conditions identify top medical institutions and specialized medical programs across the country, and help schedule appointments and research transportation and lodging where necessary.
- Facilitate the transfer of medical records, X-rays and lab results prior to a scheduled appointment with a new physician.
- Coordinate and make arrangements for diagnostic tests.
- Arrange evaluation for and participation in clinical trials.
- Assist with all types of prescription drug issues including formulary and benefit questions, information on generics, obtaining mail order, or locating lower-cost sources for prescription drugs that are not covered by the customer's health care plan.
- Arrange for home care, home equipment, etc. following discharge from the hospital.
- Coordinate hospice, home care and other services for terminally ill individuals.
- Identify and coordinate a range of services including acupuncture, chiropractic care, massage therapy, cosmetic practitioners, etc. Any money paid by the participant are backed by a six month money-back guarantee in the event that the coaching does not save them more money than they have paid. If at any time within the first six months of paid membership, the participant had at least three consultations with a My Secure Advantage (MSA) Health Coach and finds that the program has not produced more financial value than the cost of the program, the participant is entitled to a full refund of fees paid.



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## Senior care and special needs services

The Personal Health Advocate may assist with senior care and special needs services to locate:

- Eldercare facilities, group homes, nursing homes, adult day care, etc.
- Homemakers, home health aides, private duty nurses, rehabilitation services.
- Physicians who make house calls for people who cannot easily get to the doctor's office.
- Autism spectrum disorder-related in-home, school- and community-based services, treatment centers, day camps and ASD-friendly doctors, dentists, hair dressers, etc.
- Find the right doctors and specialists and schedule appointments.
- Answer questions about their insurance plan, test results, treatments and medications.

## Administrative support services – benefits and claims

NYL GBS Health Advocacy Services also includes assistance with medical, dental and vision benefit claims.

The Personal Health Advocate may:

- Provide information and assistance regarding benefits, coverage, eligibility, claims and related paperwork.
- Assist with preauthorization and predetermination process.
- Assist with transition from out-of-network to in-network providers.
- Help with eligibility, denials, and incorrectly applied provider coding deductibles and co-pays.
- Help resolve incorrect plan procedure interpretations, such as emergency room claims denied for a lack of pre-certification.
- Help resolve questions about whether services are condition-specific or related to preventive care.
- Help resolve coordination of benefits disputes between multiple carriers.
- Help obtain referrals for required services.
- Locate in-network suppliers and obtaining plan approval for the use of out-of-network suppliers for necessary healthcare equipment and supplies that are not available from in-network suppliers.
- Help customers understand the process for obtaining coverage for medical equipment, devices, supplies (e.g., hearing aids, diabetic supplies, compression stockings, etc.).
- Help customers through the review and appeals process, including if necessary filing grievances, gathering supporting documentation, writing appeal letters and participating with the customer during a conference or review. This service does not include legal advice or representation, which only an attorney can provide.

## Financial support services

NYL GBS Health Advocacy Services also helps customers to get the most out of their health care benefits.

Personal Health Advocates may:

- Counsel customers regarding current benefit costs and the cost of alternative approaches.
- Provide comparative cost estimates for the service in question.
- Negotiate fees with healthcare providers prior to services to lower the customer's out-of-pocket costs.
- Review questionable bills to catch duplicate or erroneous charges.
- Provide zip-code based cost estimates for common medical services and procedures.
- Conduct initial investigation of medical bills to ascertain the customer's true out-of-pocket responsibility for the remaining balance.

## Medical Bill Saver™ scope of services

Once the Personal Health Advocate completes a bill investigation and determines the true customer out-of-pocket responsibility on non-covered medical bills over \$400, Medical Bill Saver™ negotiation specialists work with health care professionals to negotiate a discount for customers, helping to reduce their out-of-pocket costs.

Using fee benchmarking databases, critical pricing trend information, including provider specialty, procedure type and geographic region, the Personal Health Advocate will:

- Negotiate with physicians, dentists, hospitals, surgery centers and other health service providers.
- Provide a written summary of the outcome of the negotiation, and the applicable terms and conditions of payment to the provider.
- Secure written provider sign-off on the terms and conditions negotiated on the customer's behalf.
- Provide customer education to clarify overall health plan and how to get the most out of their benefits and maximize savings by using in-network providers.

## **Exclusions and limitations**

1. Health advocacy services are not insurance and this program does not provide reimbursement for financial losses.
2. Health advocacy services are not medical care, and neither NYL GBS nor Health Advocate, Inc. provide or recommend medical care or treatment.
3. Only covered employees and their family members (spouse/domestic partner, dependent children, parents and parents-in-law) are eligible for health advocacy services.
4. Neither Health Advocate, Inc. nor NYL GBS guarantees that Health Advocate's intervention on behalf of the covered employee or family member will result in a particular outcome or that Health Advocate's efforts on their behalf will lead to a result satisfactory to the covered employee or family member.
5. Health advocacy services are not performed on behalf of any health care plan, and neither NYL GBS nor Health Advocate, Inc., in connection with these services, acts as a business associate under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) or its regulations.
6. Health advocacy services are provided under a contract with Health Advocate, Inc. and will be provided while NYL GBS is providing life or disability insurance or services to you for your employees, and while the contract between NYL GBS and Health Advocate, Inc. is in effect.
7. NYL GBS and Health Advocate, Inc. reserve the right to make changes in the services provided to the extent necessary to comply with applicable laws or regulations.
8. Neither NYL GBS nor Health Advocate, Inc. will have any liability for delay or non-fulfillment of services resulting from acts not within either party's control, including but not limited to acts of God, war, riots, civil disturbances, strikes, accident, fire, transportation conditions, labor and/or material shortages, governmental controls, regulations and permits, and/or embargoes.

Health advocacy services are NOT insurance and this program does not provide reimbursement for financial losses. Health advocacy services are provided under a contract with Health Advocate, Inc. which is solely responsible for its 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 is not available where prohibited by law. These programs are not available under policies insured by New York Life Group Insurance Company of NY.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company.

## **New York Life Insurance Company**

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123486 a 0621 SMRU 1903485 Exp. Date 06.14.2023