

When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.

## Help Is Only a Phone Call Away

Fortunately, you don't have to take on the healthcare system by yourself. Offered with your group Short Term Disability insurance coverage from The Standard,<sup>‡</sup> you can access a Personal Health Advocate through Health Advocacy Select to navigate the complexities of the healthcare system on your behalf.

## An Expert by Your Side

At no additional cost, you can contact Health Advocate<sup>TM 1</sup> and be assigned a Personal Health Advocate who will remain on your case until it's fully resolved. From start to finish, you'll work with one person – sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Typically a registered nurse, your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues, helping you:

Understand and take maximum advantage of your medical benefits.

Make sense of your diagnosis and research treatment options.

**Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.

Locate specialists for high-risk pregnancies and find pediatricians.

Manage your out-of-pocket expenses by finding alternative services and cost information.

**Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.

Resolve medical claims and billing issues.

Find resources for services that may not be covered through your employer's health benefits program.

1 Health Advocacy services are provided through an arrangement with Health Advocate, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.



Personal Health Advocates are available Monday – Friday, 8 a.m. – 12 a.m. (midnight), Eastern time at 844.450.5543.

## Standard Insurance Company The Standard Life Insurance

Company of New York

www.standard.com

Health Advocacy Select 18390 SI/SNY (11/16) EE All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.