

# Guidance for better health care choices.

## Health Care Support.

Making decisions about your health care choices can sometimes be overwhelming. That's why New York Life Group Benefit Solutions offers a 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 over \$400 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



Phone: (800) 336-2150



Website: [guidanceresources.com](https://www.guidanceresources.com)



GROUP BENEFIT  
SOLUTIONS

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## **New York Life Insurance Company**

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