

HealthChampion®

# Help navigating your health care plan



Missing work due to a disabling illness or injury can be stressful. The last thing you need is to navigate a maze of doctor bills, insurance statements and health plan requirements alone.

Employees on a covered disability leave have access to the HealthChampion® health care navigation program 24 hours a day, seven days a week, by calling 1-866-263-4365.

When you call, you'll reach a Guidance Consultant with a relevant master's or doctorate degree who will assess your issues and needs, then connect you to the appropriate HealthChampion specialist.

## Assistance from medical experts

- Explanation of your benefits what's covered and what's not.
- Guidance on claims and billing issues.
- Referral to financial resources.
- Fee and payment plan negotiation.
- Assistance with cost estimates for treatment options.
- Explanation of the appeals process.

## Support for your health care concerns

- One-on-one review of your medical concerns.
- Straightforward answers regarding specific diagnosis and treatment options.
- Support and preparation for upcoming doctor visits, lab work and procedures.
- Coordination with appropriate health care providers.
- Referrals to counseling, legal and financial services through an employee assistance program (EAP), and to community resources and applicable support groups.

#### Your HealthChampion® Program

We're available 24/7 to assist you. Call: **1-866-263-4365** 

LDM-6202 12/20



Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004-5135

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