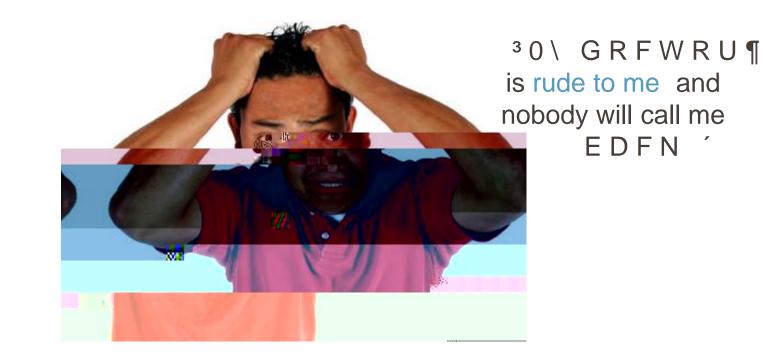
\$ O L J K W 6 ProfessionaRHQalth Services

Healthcare Consumer Tools and Support for You and Your Family

Medical Care Can Be Frustrating

³, KDG QR LGHD WKLV SURFHGX would be so expensive ´

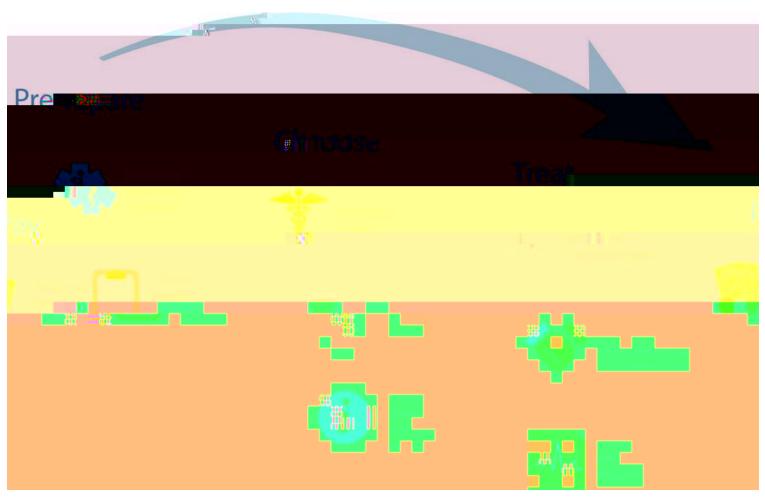


A Simple Direction for Healthcare

experts in Resolving Problem Medical Bills

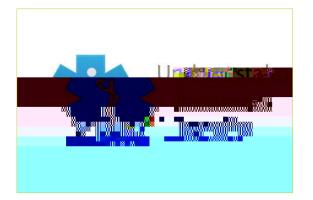
experts in

What can \$OLJKW do for You



Confidential and Proprietary ± Intendedfor \$ O L J K W Customers Only

Straight Answers, Smart Advice



Medical insurance and billing assistance. Get unbiased advice and expert guidance.

³/Understanding coverage ³/₄Reviewing Bills ³/₄Resolving disputes ³/₄Assistance with Dental and Vision too

Physician Background Screening



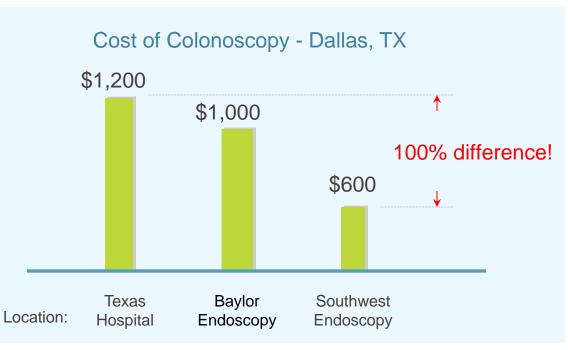
Find a primary care doctor or specialist who is right for you.

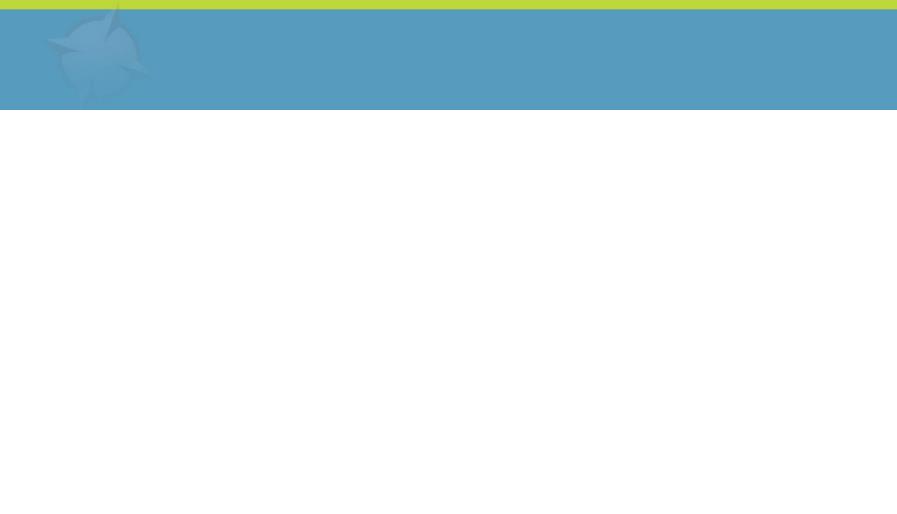
¾Vailable Appointments ¾Board Certification Screening ¾State Licensing/Litigation Screening ¾Quality

'RQ¶W *HW 2YF



Doctors and hospitals have different fees for the same medical services.





Member Example - Mary

³: KHQ, KXUW P\ doctor told me I needed an MRI. Luckily I used

Member Example - Sarah

After my baby boy was born, I wanted to check all the different bills and charges to make sure I

What we do not do

\$OLJKW 6 Robess Mot: RQ

- × 6 K D U H D Q \ H¶PSSHOURQXDRKOHH D O W K information with your employer
- Provide medical advice or replace your doctor
- Receive money for recommending one doctor or hospital over another
- Provide assistance for medical emergencies

Frequently Asked Questions

- Q: Can \$ O L J K W assist with issues **trelatent**al and vision benefits? YES
- Q: Can \$ O L J K W reviewateitsbefore the service started? YES
- Q: Can \$ O L J K W assist members of my household that are on a different insurance plan? YES
- Q: How long will it take \$ O L J K W to respond to my request with an answer? Most requests are answered same business day or next business day ± bill reviews and appeals often take longer
- Q: Does \$ O L J K W need permission to speak with my doctor or insurance company?
 59.94 122.1dit MP BT 07 0.60Tuth949TT1 18 advocf -p_TextEdit83_1 18T1 18 4C0

Getting Started

Contact Your \$OLJKW 6 IRe ON the R Q

CALL: 800-513-1667EMAIL: answers@ D O Lcork W HOURS: M ± F 8am ± 6pm Central

Examples of How to Get Started

Are you going to have a test or procedure ²such as an MRI or a colonoscopy ² and want to know how much it will cost and what the price and quality comparisons are at different locations?

Do you take several medications and want to know if there are less expensive alternatives?

Have you received a bill or an EOB (Explanation of Benefits from your insurance company) that is confusing or looks incorrect?

: RXOG \ RX OLNH W R V H H D G RXFHORG G B R R X W who to go to or where to start?

, I \ R X D Q V³Z≤ H(16JVM KG D Q \ R I W K H V H T X H V W L R Q for assistance.

\$ O L J K W 6 RPCo % Stibr Ral OH & alth Services

The End

Thank You!

