

New York Life Group Benefit Solutions Health Advocacy Services.

Health care and insurance can be complicated. We're here to help.

Have a question? Let's find your answer.

For 175 years, New York Life has been helping people build better futures. The journey is personal, guided by people who listen and understand. That's where Group Benefit Solutions comes in. We're here to give employees the support they need to choose benefits that align with their needs and goals, so they can enjoy financial protection, well-being and peace of mind.

Support from dedicated professionals

Personal health advocates, who are experienced in health benefits and services, provide individualized assistance with a range of health care and insurance-related needs.

Services include:

- **Information and Guidance** – answer questions, provide information on treatments, medications, as well as helping find health care providers.
- **Administrative Support** – explaining benefits, estimating procedure costs, and working to resolve benefit and claim issues.
- **Senior Care and Special Needs Services** – locating appropriate senior care – in a facility like a nursing home or group home, or in-home assistance - such as home health aides, rehabilitation services, or physicians who make house calls.
- **Complementary and Alternative Medicine** – identifying wellness services and alternative medicine.

Support for non-covered medical expenses

Personal health coaches also work with employees who have non-covered medical bills over \$400. They help investigate charges, negotiate discounts, establish payment plans, and educate employees about how to maximize their benefits and their savings.



Services for the whole family

Employees, spouses, dependent children, parents and parents-in-law are all eligible.

How it works



Employee or family member calls a toll-free number dedicated to Group Benefit Solutions customers.



Caller speaks to a dedicated personal health advocate and receives live, individualized assistance.



Personal health advocate continues to support the individual until the issue is resolved.

A commitment to adding value

At Group Benefit Solutions, we're committed to adding real value to our product offerings. Health Advocacy services help employees save time and effort, which helps boost productivity and job satisfaction.

These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services.

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.

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