

# Health Advocate Frequently Asked Questions

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## **Who is Health Advocate?**

Health Advocate™, a subsidiary of West Corporation, is the nation's leading healthcare advocacy and assistance company, serving more than 11,500 clients, including many of the nation's largest companies. Health Advocate's award-winning Health Advocacy program helps you and your eligible family members navigate complex healthcare and insurance-related issues, saving you both time and money. Health Advocate leverages the power of pricing transparency, personalized health communications and more to help you make more informed decisions and get more value out of the healthcare system.

## **What is health advocacy?**

Health advocacy provides clinical and administrative support to help you resolve healthcare and benefits-related issues. Health Advocate also provides you with information and support to improve your healthcare experience. The advocacy services are centered on Health Advocate's team of Personal Health Advocates (PHA). Personal Health Advocates are trained professionals, typically registered nurses, who have a number of years of experience working in healthcare-related jobs. Health Advocate's staff members are carefully screened to make

certain that they have both the necessary professional credentials and excellent personal communications skills to deal with the problems you present to them.

### **Who is eligible for Health Advocate's services?**

Coverage extends to U.S., benefits-eligible employees and their eligible family members, including their spouse/domestic partner, dependent children, and their parents and parents-in-law. COBRA participants are not eligible for Health Advocate's services. Please review page 5 of "[The Essential Guide to Your 2017 Benefits](#)" for a definition of "benefits-eligible employee."

### **Can my eligible family members and I still use Health Advocate if I do not carry insurance through Lubrizol?**

Yes, as long as you are a U.S., benefits-eligible employee, you and your eligible family members may still use all of the services Health Advocate offers, no matter what insurance you or your eligible family members have.

### **How much will it cost me to use the services?**

This service is sponsored by Lubrizol and is provided to you and your eligible family members at no cost.

### **Why should I use Health Advocate?**

- Your Personal Health Advocate can help you resolve insurance claims and correct billing mistakes, cutting directly through red tape so you can get back to your life.
- You will have access to a dedicated team of healthcare professionals to help you navigate the healthcare system and avoid frustrations.
- You will have personalized support to help you find the best doctors, hospitals and other healthcare providers.
- Your Personal Health Advocate can help you prepare for doctor visits, inform you about medical tests and treatments, and explain complex conditions.
- You will have one number to call when you have questions about your benefits, even if you are not covered by Lubrizol's medical plans.

### **How does Health Advocate work?**

If you or eligible family members need assistance, call 1-866-799-2731. You will speak with a Personal Health Advocate, who is assigned to you for the duration of the issue. You will explain your problem or need for assistance. After obtaining the necessary background information, the Personal Health Advocate researches and resolves the inquiry, allowing you to get back to what you were doing. You will receive your advocate's email address and phone number.

### **Will I be able to speak with the same Personal Health Advocate each time I call?**

Yes. When you call Health Advocate for the first time, you will speak with a Personal Health Advocate. Each and every time you call for follow-up help, you will be connected back to the same Personal Health Advocate. Generally, the only time you will talk to someone other than your assigned Personal Health Advocate is if you call after hours or on weekends. In these circumstances, you may receive a return call from another Personal Health Advocate who is on duty to handle after-hours calls.

### **What types of issues does Health Advocate typically handle?**

The Health Advocate serves as a liaison between you and your healthcare providers, insurance plans and other health-related community resources. Health Advocate's comprehensive services will help you with clinical and administrative issues involving medical, hospital, vision, dental, pharmacy and other healthcare needs. For example, Health Advocate provides assistance finding primary care, specialist physicians and medical institutions and also solves claims, billing and related administrative problems. Health Advocate can help you and your eligible family members access community resources, including senior care services that fall outside traditional health insurance coverage. Health Advocate can also answer benefits-related questions such as eligibility concerns and questions around plan designs.

### **How long will it take for my issue to be resolved?**

Your case could be resolved on the initial call if it is a straightforward issue or question (such as a benefits coverage question or plan education). It may take several weeks for a complicated claims issue or appeal. You and your Personal Health Advocate (PHA) will agree upon a timeframe for follow-up (for example, weekly updates). See the below examples for typical turnaround times. Remember, you and your PHA will be in contact throughout the resolution process via email or phone.

- **Provider Search:** The typical turnaround time for a routine provider search is 2-3 business days. Your PHA will research to locate in-network providers and call the providers to verify that they are still participating in the network, are accepting new patients and have appointments available. Once you select a provider, your PHA can schedule your appointment and transfer medical records. If you have an urgent need for a specialty provider, you and your PHA will determine an appropriate turnaround time for the issue.
- **Claims Issue:** The turnaround time will vary based on the complexity of the issue. You and your PHA will agree upon a timeframe for follow-up (for example, weekly updates). If the carrier working on the issue communicates a turnaround time with your PHA, your PHA will provide you with that update and follow up with the carrier as the deadline approaches. Throughout the issue-resolution process, you can email or call your PHA for updates.

### **How do I access my Health Advocate benefits?**

You can reach Health Advocate by calling: 1-866-799-2731. This number is also listed on the wallet cards provided in the member brochure you will receive in early February. You can also email Health Advocate at [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com) or fax information to 610-941-4200.

### **What are the hours of operation?**

Health Advocate can be accessed 24/7. Normal business hours are Monday-Friday between 8am and 12am Eastern Time. After hours and on weekends, a Personal Health Advocate or representative will be able to assist you should you have an immediate need.

### **What is the difference between traditional health insurance coverage and the services provided by Health Advocate?**

Health Advocate is not a health insurer and is not a replacement for health insurance coverage. Health Advocate differs from traditional health insurance programs or health insurers in several significant ways. Health Advocate's service is designed to help you and your eligible family members more easily navigate the healthcare and insurance systems. Health Advocate's goal is to maximize and simplify your healthcare experience. For example, you can work with a Personal Health Advocate to resolve insurance claims issues, save money on healthcare bills, find the right doctors and hospitals, secure second opinions, schedule appointments with hard-to-reach specialists and much more.

### **Does Health Advocate Replace the Essentials Balance Program (Employee Assistance Program and WorkLife)?**

No. The Essentials Balance program is administered by OptumHealth. Resources are free, confidential and available 24/7. You can access the Essentials Balance Program directly by calling 1-866-248-4094 or by visiting [liveandworkwell.com](http://liveandworkwell.com) (Access Code: Lubrizol). You can also access the Essentials Balance Program by calling Health Advocate at 1-866-799-2731, which will transfer you to the Essentials Balance Program.

### **Can Health Advocate save me money?**

Yes, Health Advocate can identify billing and claims processing errors and help negotiate non-network provider charges. They can also help you find the right providers so that you can avoid unnecessary shuffling between multiple providers and duplication of tests and services, saving you valuable time and money.

**Can I use Health Advocate when I travel?**

If you are traveling domestically (either for pleasure or on Lubrizol business) you can access Health Advocate's services wherever you are in the United States.

**What if I have a question about my Lubrizol retirement programs?**

Health Advocate will serve as a connector between you and your Lubrizol benefit programs. You will have one number to call to reach all of your resources, 1-866-799-2731. If you have a question about your Lubrizol-sponsored 401(k) or AWDC program, your Personal Health Advocate will connect you to Voya for support. If you have a question about your Lubrizol Pension plan, Health Advocate will refer you back to the PensionPath tool or Corporate Benefits, as appropriate, for support. Remember, if you are nearing retirement and are seeking a Pension calculation, you can access the [PensionPath](#) tool to run your own estimate. If you have a retirement date set and you need your final Pension calculation, you can email [benefits@lubrizol.com](mailto:benefits@lubrizol.com) for assistance.

**How do I know that my issues will be kept private and confidential?**

Health Advocate's staff is specially trained to handle each case with the utmost confidentiality. Additionally, they follow careful protocols that comply with all governmental privacy standards to ensure that members' medical and personal information is fully protected and held confidential. Lubrizol does not receive or have access to any of your confidential information.

**How can I authorize Health Advocate to access my personal health information?**

Health Advocate requires each member and their eligible family members to complete a release form that allows them to work on an issue on the member's behalf. These forms will be provided to you and can be faxed, scanned, or mailed to Health Advocate. Eventually, these forms will be available to complete on their website through DocuSign and by submitting a photo of your completed form through the Health Advocate mobile app.

**Can Health Advocate help me get a second opinion?**

Yes. Health Advocate's staff can help you find another qualified physician specializing in various areas for a second opinion.

**What should I do if I get a bill from a doctor that I think insurance should have paid?**

Call Health Advocate if you receive a bill that you believe has not been processed correctly. They will review the bill for you and work to resolve any discrepancies. If necessary, they will contact the healthcare provider and/or insurance company to attempt to correct any errors.