

Member Guide

Balance *Care*SM is a comprehensive, timesaving resource that will help you better understand and maximize your healthcare benefits.

Our wide-ranging health advocacy services help manage and resolve health issues for you and your family.

How does Balance Care work?

When you need help with a healthcare or insurance issue, simply call Balance *Care* at 1-800-327-2255. You will have immediate access to your own personal Care Guide who will work with you to the completion of your request. Our experienced professionals are dedicated to providing the best solution for your individual needs.

Who is eligible?

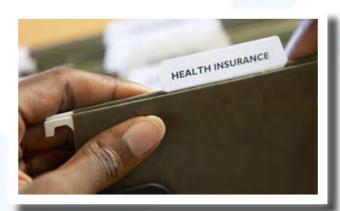
Balance *Care* is available to you and your eligible family members including spouses, parents, and dependent children. Call us if you have any questions concerning membership eligibility.

When is BalanceCare available?

You and your eligible family members have immediate access to confidential support, twenty-four hours a day, seven days a week.

Is my privacy protected?

We will handle your case with absolute confidentiality. Balance *Care* will follow government laws to ensure that your medical and personal information is protected. Your employer does not have access to your confidential information.





SERVICES

BalanceCare

Our experienced professionals will help you navigate through the healthcare system. Your personal Care Guide will always be sensitive to your confidential needs.

Care Coordination

Balance Care can help you locate the best specialists, hospitals, and treatment for medical conditions. We can even schedule your appointments, if needed.

Claims Assistance

Balance Care will explain your benefit plan, assist you with coverage issues and appealing denied claims, and research or resolve medical billing issues. Your Care Guide will help you coordinate healthcare related services and help you find information on prescriptions including options, costs, and possible discounts.

Health Motivation

Your health advocacy service will answer your questions, and provide you with information to prepare you or eligible family members for healthcare appointments. As a member, Balance *Care* will supply the resources you need to understand medical issues. The more you understand, the more active you will become in your healthcare plan.

Benefit Information and Support

Balance Care can assist with special services such as:

- · Claims Assistance · Transportation
- Referrals
 Clinical Trials
- · Care Coordination · Home Healthcare Services
- Specialty Care
 Hospital Planning
- Eldercare
 Assisted Living and Finances
- Medicare
 Rehabilitation Services

CALL YOUR CARE GUIDE TODAY TO GET STARTED 1.800.327.2255 - OPTION 5