

Fortunately, you have help.

Health Advocate $^{\rm SM}$, a leading health advocacy and assistance company, can help you navigate the health care system, so you can focus on getting better.

Health Advocacy Select¹ is already included in your Critical Illness insurance² from Standard Insurance Company (The Standard). Health Advocacy gives you:

- Second Opinion Services. Get help finding the right physician (both in- or out-of-network) for in-person and remote second opinions.
- A Dedicated Personal Health Advocate. Your Personal Health Advocate stays with you for the life of your case, and helps you handle the complexities of the health care system.

An Expert at Your Side

- From start to finish, you'll work with one person, so you don't have to coordinate with multiple people at different times.
- Your Personal Health Advocate is usually a registered nurse with real experience in the health care system.

Your advocate can help you:

- Find and schedule appointments with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate
- Manage your out-of-pocket expenses by finding alternative recources and cost information
- Understand your medical benefits and maximize the value they provide you

- Resolve medical claims and billing questions
- Make sense of your diagnosis and research treatment options
- Find the right type of help for other conditions related to your diagnosis, including mental or behavioral health.

HealthAdvocate

Call Health Advocate if you have questions or to connect with your Personal Health Advocate.

844.450.5543

MONDAY - FRIDAY, 8 AM - 10 PM EST

Standard Insurance Company | 1100 SW Sixth Avenue Portland OR 97204 | standard.com

- 1 When we approve a Critical Illness claim, we'll send the employee information about Health Advocacy Select. This service is provided through an arrangement with Health AdvocateSM, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment. Eligibility varies by state. This service is not available in all states.
- 2 Critical Illness is called Specified Disease in the state of Vermont

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Critical Illness Health Advocate Flyer - EE