

# Health Care Support.

## Guiding employees to better health care decisions.

Health care choices can be confusing and overwhelming for some people. That's why New York Life Group Benefit Solutions offers a comprehensive Health Care Support program<sup>1</sup> to help eligible employees navigate health benefits, answer clinical questions, resolve claims and billing issues, and make educated decisions for themselves and their family members.<sup>1</sup>



Our suite of value-add resources includes:

### Administrative Medical Benefits Support

#### Experienced administrative and insurance specialists help employees:

- › Understand explanation of benefits – what's covered and what's not
- › Estimate costs for covered and non-covered treatment options
- › Provide step-by-step guidance on claims and billing issues
- › Explain fee and payment plan negotiation and the appeals process
- › Make referrals to financial resources for the under- and uninsured
- › Provide guidance for medical, dental, or vision bills and questions
- › Find in-network providers, pre-approvals, and other ways to maximize their health care benefits
- › Coordinate with appropriate health care plan provider(s)

### Clinical Health Care Support

#### Registered nurses provide assistance regarding:

- › One-on-one review of health concerns (Note: A review shall not be considered a diagnosis.)
- › Preparation for upcoming doctor visits, lab work, and procedures
- › Answers about a specific diagnosis and treatment options
- › Physician specialties – education about the appropriate providers for specific health issues
- › Referrals to community resources and applicable support groups



### Learn more about our value-add offerings.

For more information on this program, contact your New York Life Group Benefit Solutions representative.

<sup>1</sup> All programs are effective to the member/participants on the first day of coverage.

These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. The partnership is between New York Life Insurance Company and ComPsych® Corporation. ComPsych® is not affiliated with New York Life Insurance Company or any of its affiliates. Health Care Support is not available for Accident insurance, Critical illness insurance, and Hospital indemnity insurance policies for individuals who reside in Washington. Accident insurance, Critical illness insurance, and Hospital indemnity insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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**New York Life Insurance Company**

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