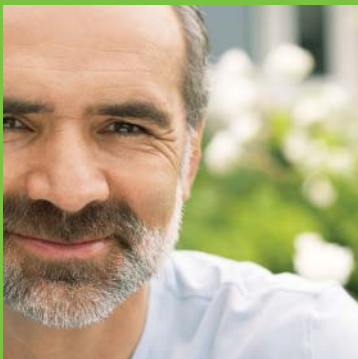


WE CAN HELP YOU...

When you need Healthcare help!



Your guide to using Health Advocate

RETIREE BENEFIT PLAN



FOR DELTA RETIREES



HEALTH
Advocate™

Your own Personal Health Advocate to help with your healthcare needs

Health Advocate is a special benefit provided to Trust Medical Plan members to help you and your family navigate the healthcare system and maximize your healthcare benefits. Our comprehensive service will help you with clinical and administrative issues involving your medical, hospital, vision, dental, pharmacy and other healthcare needs.

How does Health Advocate work?

It's simple. If you have a healthcare or insurance issue you need help with, just call 1.877.DALRC65 (877.325.7265) toll-free and request "Health Advocate". The first time you call you will speak with a Personal Health Advocate (PHA) who then



personally helps you with your issue. After obtaining the necessary background information, your PHA, assisted by our staff of medical directors and benefits specialists, will begin working on your question or problem.

Who is eligible?

Health Advocate's services are available to all Trust Medical Plan members, their spouses, dependent children, parents and parents-in-law. If you have a question about who is covered for services, simply call us.

How often may I call Health Advocate?

You or a covered family member may call as often as needed.

Is my privacy protected?

Our staff is specially trained to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected and held confidential. Just like all other health and assistance programs, your employer does not receive or have access to any of your confidential information.

What are Health Advocate's hours of operation?

Health Advocate can be accessed 24/7. Our normal business hours are Monday - Friday between 7:30am and 8pm CT. After hours and during weekends, staff is available for assistance with issues that need to be addressed during non-business work hours.

Does Health Advocate replace my healthcare coverage?

Our program is not a substitute for your current health insurance plan. Rather, we complement basic health coverage by providing a range of services as outlined in this brochure.

**“OUR WHOLE FAMILY IS THANKFUL
FOR OUR MOTHER’S CARE.”**

Alan needed out-of-state services for his mother, who suffered from complex medical and mental health conditions. The PHA helped the member and his siblings find home healthcare and subsequently a nursing home with an Alzheimer’s unit to care for their mother on a long-term basis.



**“THEY CORRECTED THE RX ERROR
AND SAVED ME MONEY”**

Frank needed help sorting out a mix-up in his insulin prescription. His physician recommended the newer prefilled cartridge injection system but did not specify these cartridges on the prescription. The pharmacy benefit management service (PBM) sent Frank the traditional, more costly insulin vials, which he unsuccessfully tried to exchange. Health Advocate provided documentation from the physician and the PBM agreed to the exchange.

STORE US!



Why not keep us one click away?

*Key our number into your cell
phone and contact lists:*

1.877.DALRC65 (877.325.7265) (toll-free)

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.877.DALRC65 (877.325.7265)

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.877.DALRC65 (877.325.7265)

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

1.877.DALRC65 (877.325.7265)

WE CAN HELP YOU ...

When you need Healthcare help!

- Understand your benefit plan provisions and features
- Untangle insurance claims
- Find qualified doctors and hospitals
- Navigate healthcare issues
- Assist with eldercare issues
- Save time and money
- And ... much more!

answers@HealthAdvocate.com

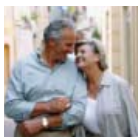
1.877.DALRC65 (877.325.7265)

RETIREE BENEFIT PLAN



FOR DELTA RETIREES

WE CAN HELP YOU...
When you need Healthcare help!
1.877.DALRC65
(877.325.7265)

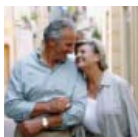


RETIREE BENEFIT PLAN



FOR DELTA RETIREES

WE CAN HELP YOU...
When you need Healthcare help!
1.877.DALRC65
(877.325.7265)

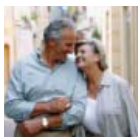


RETIREE BENEFIT PLAN



FOR DELTA RETIREES

WE CAN HELP YOU...
When you need Healthcare help!
1.877.DALRC65
(877.325.7265)



RETIREE BENEFIT PLAN



FOR DELTA RETIREES

WE CAN HELP YOU...
When you need Healthcare help!
1.877.DALRC65
(877.325.7265)



Personal Health Advocate (PHA)

- Typically registered nurse
- Member speaks with same PHA
- Medical director support
- Ensures privacy/confidentiality

Clinical Services

- Find qualified doctors and hospitals
- Assist with complex medical condition
- Locate and research treatments for a medical condition
- Secure second opinions
- Schedule appointments with hard-to-reach specialists
- Identify renowned “best-in-class” medical facilities and institutions

Administrative Services

- Resolve insurance claims
- Save money on healthcare bills
- Navigate within an insurance company
- Uncover billing errors

Healthcare Coaching

- Help prepare patients for healthcare appointments
- Answer questions and provide information
- Help members better understand their conditions
- Help members become active participants in their healthcare

Information & Service Support

- Assist with eldercare issues
- Obtain health information to help make informed decisions
- Help members complete qualification applications
- Identify and coordinate/arrange for wellness services
- Help make arrangements for members’ special service needs
- Help arrange transportation services
- And ... lots more!

EXPERTISE

“You helped me sort out the healthcare maze. Until it happens to you, you don’t realize how confusing it can be.”

Bill W., Fort Worth, TX

SUPPORT

“Thank you so much for arranging a doctor’s appointment for my visiting mother. You guys are a great resource to us.”

Gena B., Council Bluffs, IA



MEDICAL CLAIMS

“Health Advocate’s help sorting out a bunch of medical claims has been nothing short of extraordinary.”

Michelle Q., New York, NY

ELDERCARE

“Thank you for helping me with my elderly mother. You found in-home care so I could go to work without constant worry.”

Stan R., Buffalo, NY

View Member Video



www.HealthAdvocate.com

For More Information



1.877.DALRC65
(877.325.7265) (toll-free)



answers@HealthAdvocate.com

Independent. Confidential. Convenient.

Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

