

## What it is

- Expert advocates help employees navigate federal and state health care programs
- Presents alternative coverage options that can provide extensive coverage at reduced costs

## How it works

- Unlimited and confidential consultations
- Guidance extends beyond Medicare navigation across many federal and state programs
- Experienced team with deep government program backgrounds

## Who it supports

- Employees and eligible household members (including part-time employees)
- Critical life events and complex coverage transitions
  - Examples: Medicare, Medicaid, COBRA, disability-related pathways, premature babies, cancer, ALS, etc.

## Employer value

- Cost containment by transitioning appropriate members off the group health plan
- Risk mitigation by supporting informed, compliant decisions
- Average reported lifetime ROI: 7:1