

## HealthAdvocate Health Cost Estimator™

# Pay Less for Care

As part of your Health Advocate benefit, the Health Cost Estimator service provides hard-to-find cost estimates for common medical care, from doctor visits to major surgery. Plus, you'll learn what you may pay out-of-pocket. You'll be able to shop for care wisely knowing you're not overpaying.

### We provide estimates for...

- Office visits; specialists
- Hospitalization
- Surgical procedures
- Mental health
- Lab tests, X-rays and imaging
- Treatments



### How it works

#### Call us for an estimate

Your Personal Health Advocate quickly researches the average, estimated cost for the service in your area.

#### You'll receive a personalized summary

- Shows average, general, estimated costs for the service. Information is not doctor- or hospital-specific
- Provides in- and out-of-network estimates
- Details your plan summary, including co-pays, coinsurance, deductible and estimate of what you will pay out-of-pocket

#### The information helps you comparison-shop

- Gives you a real benchmark about what costs to expect
- Empowers you to choose healthcare services wisely
- Helps you budget for upcoming medical expenses

### Case Study

#### We can Help You Save!

Jan called about the estimated cost for a hip replacement in her area. The Health Cost Estimator summary showed that the average in-network estimate was \$20,027. The costs for this procedure could be as high as \$31,454 out-of-network. This information helped Jan choose more selectively, potentially saving \$11,427.

**Remember...** you can also call Health Advocate for any healthcare or insurance-related issue. You, your spouse, dependent children, parents and parents-in-law are all eligible.

### Help is Only a Phone Call Away

 866.695.8622

 Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
Web: [HealthAdvocate.com](http://HealthAdvocate.com)

Health Advocate can be accessed 24/7.