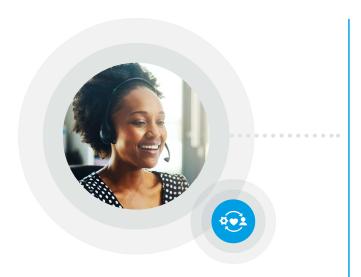


Isolated, anxious, depressed...these are just a few words that may describe how you're feeling if you're struggling with infertility. On top of that, when it comes to infertility-related healthcare, it can be logistically and emotionally difficult to get answers to the questions you have. With Health Advocate, you have access to a team of clinical experts that can support and advise you as you navigate this challenging time. We can help:



- Review your insurance coverage for infertility-related procedures, medications and consultations
- Clarify your share of the costs including deductibles, copayments and coinsurance
- Explain in- and out-of-network costs for providers and services
- Schedule appointments, transfer medical records, and obtain referrals and preauthorization, if needed
- Review and explain your medical bills, and make sure that the charges match up to the services provided
- Act as an ongoing resource for you and your family, to answer questions and help resolve benefits or insurance issues



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