



## Let Our Experience Be Your Guide

**NexGenEAP** includes a comprehensive, time-saving benefit that assists your employees in maximizing their healthcare benefits. Our Health Advocacy Services will work with you to customize a health advocacy program that will drive change for your employees.

Our Benefit Specialists are available to provide benefit information and assist with navigating your insurance plan.

Benefit Specialists provide benefit education, healthcare claims and appeals management, healthcare billing assistance, prescription information and costs, provider research, and more.

### Health Advocacy Services Can Assist With Services Such As:

- Benefit Education
- Claims Assistance
- Benefit Coverage Verification
- Prescription Drug Coverage
- Appeals
- HSA Questions
- Provider Research
- ID Cards

For employees, the ins and outs and fine print of benefit packages can be overwhelmingly complex, and one study shows that nearly 70% of workers spend less than an hour making their benefit enrollment decisions.<sup>1</sup> This often leads to lack of understanding about their benefits package, which often results in frustration and questions that end up on HR's desk to resolve.

eni's Benefit Specialists have the expertise to understand the plans and act as both interpreters and advocates, saving everyone valuable time, money and stress.

Benefit Specialists provide excellent direction by navigating through the complexities of medical, dental and vision plans to communicate the basics and help employers and employees maximize their benefits.

1: Colonial Life and Dynata: Rushed benefits decisions linked to low morale, high turnover

## The Value To You:

**Claims Assistance:** Explain out-of-pocket expenses, provide plan and eligibility solutions, and help coordinate benefits.

**Benefits Information:** Provide answers to questions about out-of-network providers, explain specific health benefit and coverage information, and more.

**Prescription Costs:** Obtain detailed information on prescriptions, cost-effective purchasing options, FDA recalls and withdrawals, and lower prices and discounts.

**Appeals:** Provide assistance with claims grievance, including submitting documentation for the appeal process.

**Provider Research:** Research in-network providers that participate with their health plan.

## Health Advocacy Can Help:

- Create more efficient utilization of employee benefits.
- Save HR professionals time by answering benefit questions.
- Boost employee productivity by acting as a liaison with billing or authorization issues.

“I was billed twice for a procedure. My Benefit Specialist caught it and saved me and my company a few thousand dollars.”

- Program Participant

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