

## Ask Your Advocate Team

## Maximize your healthcare benefits with the help of a team of licensed healthcare advocates.

Gallagher is ready to help you get the most from your benefits program by providing support from an advocate at no cost to you. Get assistance with:

- Insurance cards
  Are you missing your insurance cards, need replacement cards or need to get in touch with an insurance carrier?
- Benefits questions
  Do you need help with specific benefits questions relating to how plans work, coverage questions or in-network benefits?
- Bligibility rules
  Who can be covered under the plan and when?
- Provider search
  Do you need help finding an in-network or specialty provider?

- Prescription/pharmacy issues
  Is the pharmacy telling you that your medication is not covered or charging you the full price? Do you need help getting a pre-authorization for your medication?
- Claim/complex issues
  Are you unsure if your insurance will
  pay for a certain procedure? Do you
  have a complex situation and need
  assistance with an appeal, billing
  coding issue or out-of-network claim?
- Nurse advocacy
  Do you need assistance with a medical diagnosis, treatment options, pre-authorization issues, specific benefits or drug denial?

## Hours of operation

Monday-Friday 9 a.m.-7 p.m. MST

## Connect with us

(844) 931-1174 bac.cheiba@ajg.com

**CHEIBA** 

Translation services available

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