



Value-add programs

Reducing costs, increasing access to health-related resources

Value-add programs can provide resources and expertise to help employees take more control of their health care dollars.

Employees are used to benefit programs taking a bite out of their paychecks. But what about benefits that help manage or reduce expenses? That's the idea behind the value-add programs that are often available with today's employee benefit plans. Value-add programs give employees and their families access to professional resources and expertise that can help them make the most of their coverage. Value-add programs can provide several types of services, so we've narrowed it down to some of the most frequently available.

Health advocacy

In today's health care environment, just understanding claims and billing can be a challenge. Advocacy programs give employees access to health care professionals—including registered nurses and benefits and claims specialists—who can help guide them through the complex medical system and even negotiate better prices for treatment.

Advocacy services vary by provider, but the main goal of these programs is to provide support for employees when they have questions or concerns about their primary medical coverage. Services often include:

- Clarifying health insurance benefits and answering coverage questions.
- Finding qualified doctors, hospitals and other providers.
- Explaining conditions and treatments.
- Resolving billing and claims issues.
- Arranging for second opinions and the transfer of records.
- Locating qualified and affordable elder care services.

For employees and their eligible family members, a knowledgeable program professional can significantly affect the quality of their overall health care. Many people don't have the time or resources to search for qualified providers in their network—especially when situations are unexpected. Advocacy program specialists can do this legwork on behalf of employees and help them understand their treatment options so they can make decisions that result in the best possible care.

Continued >

Telemedicine services provide employees with 24/7 access to qualified physicians that can help with non-emergency issues.

Many advocacy programs also include cost-saving services that help negotiate claims and expenses after they happen. Even with comprehensive coverage, out-of-pocket costs for medical care can be significant. Cost-saving programs employ billing and claims experts to negotiate with providers to reduce the cost of medical and dental expenses that are not covered by primary insurance. For example, an ER visit or inpatient hospital stay can result in large fees and charges the insured may not be prepared for. A negotiator can work with the facility to reduce these costs and even obtain sign-off from the provider.

Telemedicine

Telemedicine puts you in touch with a national network of licensed, board-certified medical providers for online medical consultations via phone, video or app to help you with a variety of common health issues.

Most telemedicine providers are U.S. board-certified and can help with:

- Consultations via phone, website or app, without copays.
- Diagnosis and treatment plans for common medical conditions.
- Electronic prescriptions for certain medications, when medically necessary.

Telemedicine services may require a fee for insureds, but it will usually be less than the cost of an office visit—especially if the consultation avoids a trip to the ER. These services also provide greater access to health care for rural employees.

More programs available

In addition to physicians, value-add programs often provide access to other health professionals at a reduced cost. Some of the most common services are:

- **Nurse consulting:** Nurse hotlines allow employees to speak with qualified registered nurses who can answer questions about symptoms, health conditions and medications. They can also help determine if conditions can be treated at home or require immediate care at an ER or urgent care facility.
- **Employee assistance programs (EAPs):** EAPs can help employees address personal issues that may affect their performance in the workplace. This can include support for family issues, financial problems, substance abuse, depression, anxiety and more.
- **Wellness coaching:** Wellness coaches can help insureds create proactive weight loss, nutrition and exercise plans to achieve and maintain the best possible health.

Value-add programs help reduce expenses, enhance a standard benefits offering and promote productivity and wellness for all participants. The programs described here are just a few of the value-added programs that may be available with employee benefit plans.

To learn more about these and other programs that may suit your business, contact your group benefits representative.

Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.



www.symetra.com
www.symetra.com/ny

Symetra[®] is a registered service mark of Symetra Life Insurance Company.