

# Need help with Eldercare?



Caring for an elderly parent or loved one can be very challenging. The Health Advocate benefit, paid by your employer or plan sponsor, offers a team of Personal Health Advocates (PHAs), typically registered nurses, supported by medical directors and benefits and claims specialists, to help you and your family with caregiving issues.

## Here's how:

- Locate in-home care, adult day care, assisted living and long-term care
- Research transportation to appointments
- Arrange appointments with hard-to-reach specialists
- Schedule second opinions
- Interpret doctor's explanations and instructions
- Find community support services
- Coordinate care among providers

## Nearing 65? Get Help with Medicare

By law, you, your spouse, parents and parents-in-law will need to make decisions concerning Medicare before reaching age 65. Medicare Part A is available at age 65, typically at no cost, even if you continue to work beyond age 65—but you must contact the Social Security Administration to apply. Health Advocate can help you through the maze to decide if you should:

- Sign up for Medicare or a Medicare Advantage Plan (Medicare Part C)
- Sign up for drug coverage under Medicare Part D
- Consider a Medigap plan to help pay for expenses not covered by Medicare

## Planning to Retire?

Your PHA can help you make informed decisions about health coverage you may need after retirement. We can even help you decide if you should postpone retirement based on your particular coverage issues.

## Real People... Real Results

### *"You've given me peace of mind"*

Karen needed assistance finding in-home senior care for her father. Health Advocate worked with their local Office of Aging to locate weekly in-home care, and a supplier of an emergency call-button device that her father could wear around his neck for immediately notifying police and other emergency personnel.

**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.

**HealthAdvocate™**  
Always at your side