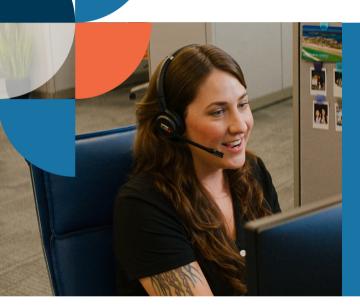
## Retiree Healthcare Advocacy

Whether facing a serious health problem or dealing with a confusing bill, it is easy for retirees to become confused and frustrated by the complicated healthcare system. RetireeFirst will guide you through the healthcare maze by providing the personalized support you deserve.

New Jersey Health Insurance Fund has a dedicated Advocacy Team who will help you understand your healthcare benefits, options, and available resources while working on your behalf to resolve any issues. On every call, you will talk to a live person—no chatbots or call menus. Our Advocates are trained Medicare experts who ensure a simple and stress–free retirement healthcare experience.



## Our Retiree Advocates Are:

- Trained Medicare experts
- All based in the United States
- HIPPA compliant and dedicated to protecting personal information
- Compassionate and focused on improving your health and wellbeing

## How Our Advocates Can Assist You

- Personal information changes
- Card replacements
- Claims, billing, and payment support
- Provider network questions
- Lower-cost generic availability, prior authorizations, and mail-order services
- High-Cost prescription copay assistance
- Education and assistance with additional plan benefits
- Formulary, tier, and copay assistance
- Three-way calls to Medicare, vendors, healthcare providers, pharmacies, and Social Security

