

# HealthChampion® Plus



Critical illnesses can be complex. After a diagnosis, there's the right medical staff to be found, treatment options to review and explanations of benefits to understand. Then there's your emotional health to consider. Things can get complicated pretty quickly.

## Personalized support

Available if you have Critical Illness Insurance, HealthChampion® Plus is a health advocacy program that provides you and your family with personalized support services while navigating a critical illness. In addition to any lump-sum insurance benefit you may be eligible to receive under your critical illness insurance, you also have access to HealthChampion® Plus, which provides holistic services during what may be a stressful time.

## Package highlights

With HealthChampion® Plus, a Masters-level counselor connects you and your family with a suite of all-inclusive programs.

## HealthChampion® & beneficiary services

### Administrative support

- Understanding benefits and the appeals process
- Cost estimation for treatment options
- Claims and billing issues
- Fee and payment plan negotiation
- Referrals for financial resources

### Clinical support

- Review of health concerns
- Preparation for upcoming doctor visits, lab work, tests and surgeries
- Review of diagnosis and treatment options
- Coordination of plan providers
- Referral to community resources and support groups

### Beneficiary services

- After a claim has been filed for a death, immediate family members may receive up to five total sessions of:
- Behavioral health counseling
  - Connect® services
  - FinancialConnect® services

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# Meet Kylie

At 42 years old, Kylie was a busy mom of two working to balance her career with the demands of her young family. During an annual health screening, her doctor found a lump and shortly thereafter, Kylie was diagnosed with breast cancer.

Throughout her treatment and recuperation, Kylie was able to work with HealthChampion® Plus team of advisors in: understanding her benefits and treatment options, scheduling appointments, securing referrals and negotiating claims. The team even helped Kylie find a support group, so that she could talk with others facing a similar diagnosis.

Two years later, Kylie is cancer-free and appreciative of not only the paid benefit she received under her critical illness insurance, but also for the holistic services under HealthChampion® Plus.

The example is provided for illustrative purposes only.

Take the next step toward being protected from the unexpected.



To learn more about HealthChampion® Plus services, or to connect with a specialist, call **1-844-206-4101**.

Visit online at [www.guidanceresources.com](http://www.guidanceresources.com)

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Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16. Form numbers, provisions and availability may vary by state and employers plan.

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