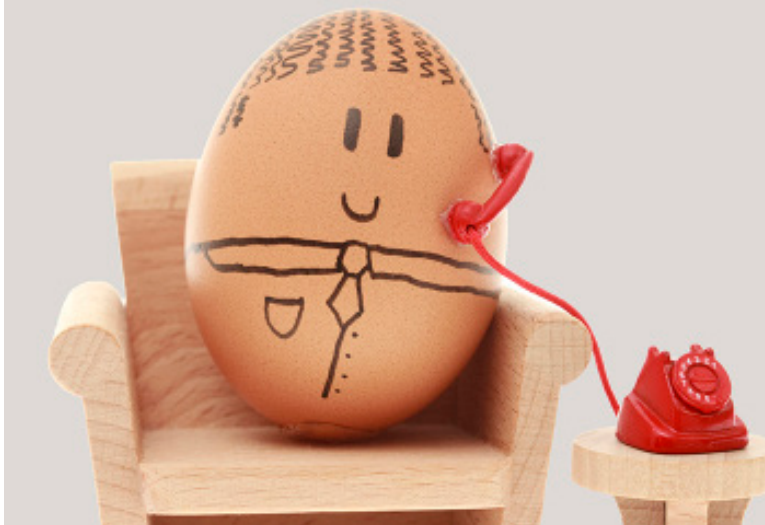


make it yours



Here's an idea: Call ahead.

When you have a question about health care, you can get information from a lot of places ... on the Internet, in a magazine, or from a friend. But most of it is just *blah blah blah* because it's not specific enough to be helpful. When you need advice for your *personal* situation, call Aon Advocacy Services. And if you call *before* a problem begins, you can avoid the inevitable headache later.

You may already know that Aon Advocacy Services can help you *deal with* medical or benefits problems. For example, if you're having trouble filling a prescription, an Advocate can work with you, your doctor, and your insurance carrier to get you the medication you need.

But here's the thing: you can also talk to an advocate *before* you have an issue. Advocates can research answers to your questions and talk through the options with you. Here are a few examples of how calling ahead can help you *avoid* problems:

- If your doctor wants you to start a new medication, you can ask how much the brand name or generic would cost and find out other things you should think about.
- If you have an upcoming surgery, you can ask about the process and the bills you can expect.
- If you're worried your child might be autistic, advocates can research what resources may be available through your medical plan to get a diagnosis, advise you on where to start, and look for information on costs.

One of the most helpful things about Advocacy Services is that if your advocate doesn't know the answer, he or she will try to find out for you. Think about it ... that saves you time, and it means someone with experience—who knows the right questions to ask—is working on your behalf to track down answers. And if the issue is complicated, your advocate will stick with your case and stay in touch with you until you get answers.*

Remember that Advocacy Services is a free service. Just call your company's benefits center and explain your question. You'll be connected with an advocate who will take it from there.

* Advocacy Services cannot guarantee your issue will be resolved exactly as you would like. Terms of the benefits and health plans are used to determine the proper outcome.

Benefits and services available may vary from plan to plan—please refer to your plan's Summary Plan Description for exact coverage details. This article is not intended to provide medical advice. Aon Hewitt does not recommend or endorse a particular course of medical treatment. If you have any questions concerning your medical condition or any drugs, treatment plans, or new symptoms, consult your health care provider.