



Ask Your Advocate Team

# Put our team to work to maximize your healthcare benefits.

Gallagher is ready to help you get the most from your benefit program by providing support from an advocate at no cost to you. Get assistance with:



## **Explanation of benefits**

Is it unclear to you what the insurance covered on a particular claim and what is your responsibility?



#### Prescription challenges

Is the pharmacy telling you that your medication is not covered or charging you full price? Do you need help with an authorization for a medication?



# **Benefits questions**

Are you unsure if the insurance company will pay for a certain procedure?



### Claim issues

Did you receive a bill from a doctor but don't know why?



#### **Difficult situations**

Are you having difficulty getting a referral? Has the insurance carrier denied a procedure and you want to appeal their decision?

# ajg.com

The Gallagher Way. Since 1927.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.

© 2021 Arthur J. Gallagher & Co. I 39937

Connect with Us

Hours of operation

Monday – Friday 7 a.m. – 8 p.m. Central Time