



**Gallagher**

Insurance | Risk Management | Consulting

## 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:

- 1 Explanation of benefits**  
Is it unclear to you what the insurance covered on a particular claim and what is your responsibility?
- 2 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?
- 3 Benefits questions**  
Are you unsure if the insurance company will pay for a certain procedure?
- 4 Claim issues**  
Did you receive a bill from a doctor but don't know why?
- 5 Difficult situations**  
Are you having difficulty getting a referral? Has the insurance carrier denied a procedure and you want to appeal their decision?

**A licensed healthcare benefits advocate is ready to handle any situation in a discreet and confidential manner.**

Hours of operation

Monday – Friday

8 a.m. – 6 p.m. Arizona Time

Connect With Us

[ajg.com](http://ajg.com) **The Gallagher Way. Since 1927.**

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