



Appendix K: Advisor Services & Employer Caregiver Support

Advisor Services Menu for Employers

1. Benefits at a Glance

A one-page summary available to employees and managers outlining:

Coverage Overview

- ☐ Coverage limits
- ☐ Annual maximums
- ☐ Eligibility requirements
- ☐ Coordination of benefits

Claims & Authorization

- ☐ Pre-authorizations required
- ☐ Approval triggers
- ☐ Required documents

- ☐ Submission timelines

Contacts

- ☐ Emergency contacts
- ☐ Escalation contacts
- ☐ Claims portals
- ☐ Benefits administrator

Purpose:

Reduce confusion, accelerate activation, and prevent missed opportunities for support.

2. Caregiver Support Kit

A ready-to-use package containing:

Legal Documents

- ☐ Power of Attorney copies
- ☐ SDM information
- ☐ Emergency contacts

Medical Resources

- ☐ Medication template
- ☐ Allergy template

- ☐ Appointment tracker

Insurance Resources

- ☐ Claims forms
- ☐ Benefits summary
- ☐ Escalation tree

Purpose:

Ensure critical information is available when decisions are time sensitive.

3. Claims & Coverage Communication Support

Advisors may coach employees through insurer and vendor conversations.

Sample Script

“I am the Power of Attorney for [Name]. We need to confirm coverage for [service, medication, or equipment]. I have physician documentation available. Please advise the fastest path forward and any authorization requirements.”

Purpose:

Reduce friction.

Clarify next steps.

Accelerate approvals.

4. Education Sessions

Suggested Topics

- Power of Attorney Basics
- Healthcare Advocacy
- Discharge Planning
- Caregiver Resources
- Employee Benefits During Crisis

Delivery Options

- ☐ Lunch & Learn
- ☐ Webinar
- ☐ Leadership Session
- ☐ Caregiver Workshop

Purpose:

Build literacy before a crisis occurs.

5. Manager & HR Training

Core Topics

Empathy + Structure

How to support employees compassionately while maintaining business continuity.

Caregiver Conversations

Practical scripts for difficult situations.

Benefit Navigation

Understanding available supports and escalation pathways.

Legal Boundaries

What managers can approve directly and what requires HR, insurer, or legal review.

Purpose:

Equip leaders to respond consistently, confidently, and safely.