

HealthAdvocateSM

Health Advocacy & Medical Bill Saver

Health care doesn't have to be hard

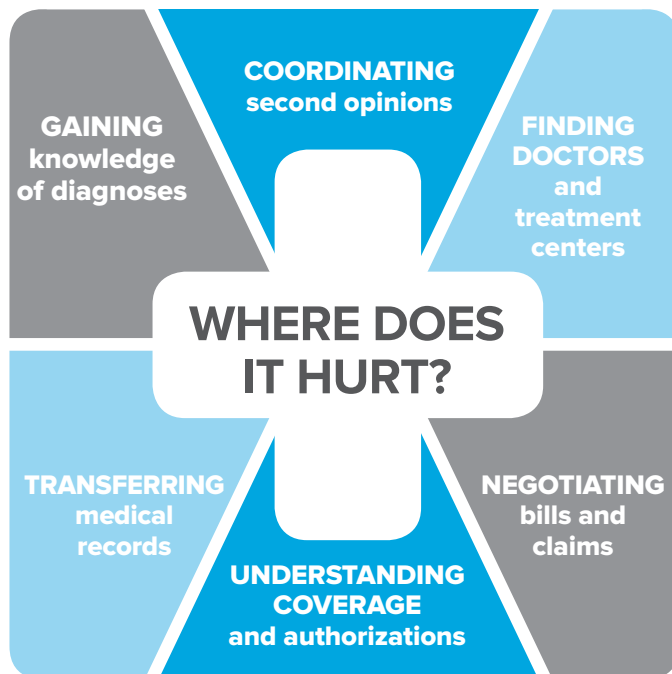
Meet Health Advocacy and Medical Bill Saver,TM available through Aflac.

Dealing with health care and health coverage can be complicated — and often stressful. But now you have Health Advocacy and Medical Bill Saver.

With Health Advocacy, you have a team of experts who can help solve your health care and insurance-related questions. They can assist you with a variety of needs like finding specialists, clarifying coverage, addressing claim issues, getting second opinions — and even help negotiating medical bills.



Get care for your health care.



HEALTH ADVOCACY AND MEDICAL BILL SAVER CAN HELP:



Find doctors and treatment centers



Coordinate care and second opinions



Untangle medical bill and claim issues



Negotiate bills \$400 or more



Available 24/7, anytime, anywhere

Aflac | Value-Added Services

Get confidential, personalized help with Health Advocate:



Find doctors, specialists, hospitals and other providers



Schedule appointments for treatments and tests



Coordinate second opinions and care



Resolve issues, from claims problems and medical bills, to coordinating benefits



Get help with eldercare issues, including Medicare and related healthcare issues for your parents and parents-in-law



Get answers about your test results, treatments, prescriptions and more



Work with your insurance companies to get approvals and clarify coverage



Transfer medical records, lab results and X-rays



Here for you 24/7 by convenient app or phone

Medical Bill Saver™ gives you access to skilled negotiators who can help reduce your out-of-pocket costs from medical or dental bills not covered by insurance. And it's as easy as just sending in your bill.

HERE'S HOW IT WORKS:

- 1)** Send in your medical or dental bills of \$400 or more.
- 2)** Your negotiator contacts the provider to negotiate a discount.
- 3)** If an agreement is reached, the provider approves payment terms and conditions.
- 4)** You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms.

Health care just got easier with Health Advocacy and Medical Bill Saver.™

When your coverage begins, call **855.423.8585** or visit healthadvocate.com/aflac.

Available through Aflac, powered by Health Advocate.

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Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina