

# Health care doesn't have to be hard

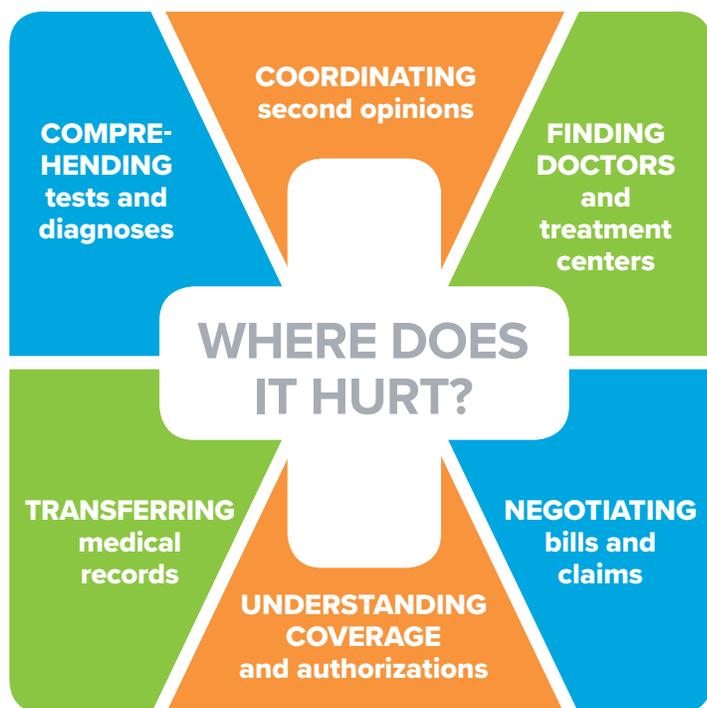
## Meet Health Advocacy and Medical Bill Saver,<sup>™</sup> available through Aflac.

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



## 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.

## HealthAdvocate<sup>SM</sup>

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](http://healthadvocate.com/aflac)

Available through Aflac, powered by Health Advocate.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated. CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

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

[aflacgroupinsurance.com](http://aflacgroupinsurance.com) | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina