

# HealthAdvocate<sup>SM</sup>

## Health Advocacy and Medical Bill Saver

### Your employees get a **Personal Health Advocate** to help:



**Find doctors**, dentists, specialists, hospitals and other providers.



**Schedule appointments** with providers, including specialists, treatments and tests.



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



**Get help with eldercare issues**, including Medicare and related health care issues for parents and parents-in-law.



**Get answers** about test results, treatments, prescriptions and more.



**Work with insurance companies** to get approvals and clarify coverage.



**Transfer medical records**, lab results and x-rays.

### Here's how it works:

**Medical Bill Saver<sup>TM</sup>** gives employees access to skilled negotiators who can help reduce out-of-pocket costs from medical bills not covered by insurance. And it's as easy as just sending in a bill.



They send in their medical or dental bills of **\$400 or more**.



Their negotiator contacts the provider to **negotiate a discount**.



If an agreement is made, **the provider approves payment terms and conditions**.



Employees get an easy-to-read, personal savings result statement **summarizing the outcome and payment terms**.

To offer **Health Advocacy and Medical Bill Saver<sup>TM</sup>**, contact your Aflac agent today.