

Don't let medical bills bring you down

Medical Bill Saver,TM available through Aflac, can help you save on your medical costs.

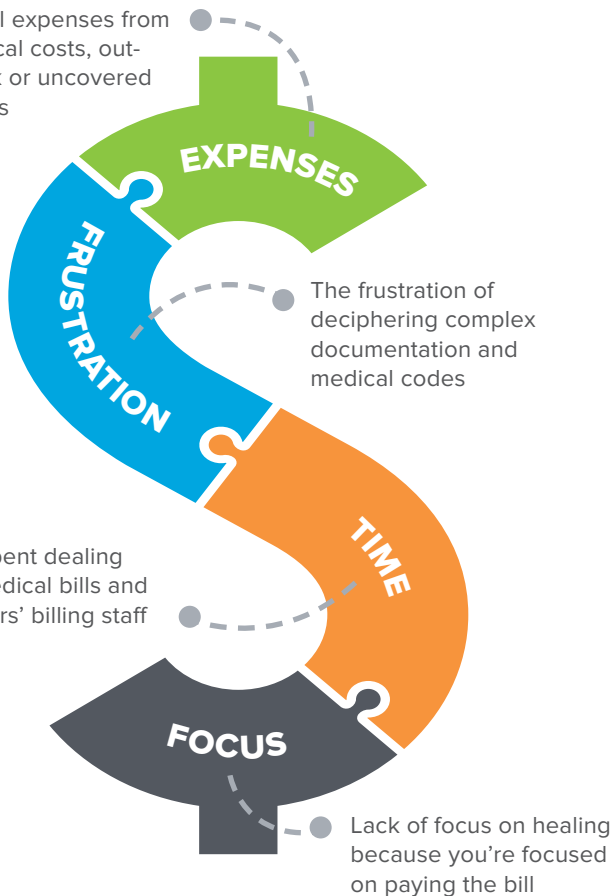
High costs can add insult to injury. It can be overwhelming to receive an expensive bill for medical or dental treatment just when you're starting to feel better. That's why Aflac is pleased to provide you with a program that can help save you money — and time.

Through Medical Bill Saver, you have access to skilled negotiators who will work to reduce medical and dental bills over \$400 – it's simple and easy to use.



What can Medical Bill Saver save you?

Substantial expenses from high medical costs, out-of-network or uncovered procedures



HOW DOES IT WORK?

Medical Bill Saver is available for you, your spouse, dependent children, parents and parents-in-law.



Send in your medical or dental bills of \$400 or more.



Your negotiator will contact the provider and try to negotiate a discount or reduction.



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



You receive an easy-to-read personal Savings Result Statement that summarizes the outcome and payment terms.

How bill reviews help you

It never hurts to have a bill reviewed to ensure there are no errors and to see if you could receive a discount.

For example, Equifax found that, for hospital bills totaling \$10,000 or more, there was an average error of \$1,300.¹

HERE'S AN EXAMPLE² OF THE SAVINGS HEALTH ADVOCATE CAN PROVIDE:

- An employee had heart surgery, which amounted to approximately **\$100,000** in medical bills.
- The employee sent the bills to Health Advocate.
- The greatest invoice was for approximately **\$92,000**.
- Health Advocate was able to achieve a **30% discount**, which amounted to approximately **\$27,600**, for the bill and set up a payment plan for the balance.

HealthAdvocateSM

**Don't let medical bills bring you down.
Get an expert negotiator who can help you save with Medical Bill Saver.TM**

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

Available through Aflac, powered by Health Advocate.

1. There's a Strong Chance You Are Paying for Expensive Medical Billing Mistakes, Huffpost, May 17, 2017.
2. Health Advocate internal reporting of Aflac client data, 2017.

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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, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

aflacgroupinsurance.com | 1.800.433.3036

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