

Now it's easier to navigate healthcare.

Introducing Health Advocate



It's not always easy to access the care your medical insurance provides. That's why Aflac now includes Health Advocate, the nation's leading healthcare advocacy and assistance company, as part of your Aflac group plan. Included at no extra cost, it gives you 24/7 access to Personal Health Advocates who start helping you with your healthcare questions from the first call. Here's how it works.

Available as soon as your Aflac coverage begins, Health Advocate's Personal Health Advocates will help give you peace of mind by being by your side when you need them.

When you call, your Personal Health Advocate will help you:

- **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 healthcare issues for your parents and parents-in-law.
- **Transfer medical records** more easily with our help; we can also help transfer lab results and X-rays.
- **Your Advocate works with** your insurance companies to get approvals and clarify coverage.
- **Get answers** about your test results, treatments, prescriptions and more.
- **Get help** making informed decisions, whether researching conditions and treatment options or facilitating second opinions.

You can use Health Advocate for your spouse, dependent children, parents and parents-in-law, too!

Start using Health Advocate as soon as your Aflac group product coverage starts.

Call:
855-423-8585
24/7 to get started.

HealthAdvocate™

Aflac®

Value Added Services are not available in Idaho or Minnesota. Value Added Services are also not available with group plans underwritten by American Family Life Assurance Company of New York. State availability may vary.

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.

This offering may not supersede the terms and conditions of any existing contract the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a pre-existing contract with Health Advocate prior to expiration date of the contract.

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. Services, Terms and conditions are subject to change and may be withdrawn at any time.

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aflacgroupinsurance.com | 1.800.433.3036

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