HealthAdvocate

High medical bills? We're coming in with the save

Introducing Medical Bill Saver™ from Health Advocate

When you seek medical or dental treatment, it can be overwhelming to get an expensive bill just when you're feeling better. That's why your Aflac group insurance plan now includes Medical Bill Saver at no extra charge. It gives you access to skilled negotiators who can help reduce your out-of-pocket costs from bills you incur from out-of-network providers or care not covered by insurance. And it's as easy as just sending in your bill.

Need help cutting costs? Just send in your bill

Medical Bill Saver is available as soon as your Aflac coverage starts.

You can use Medical Bill Saver[™] for your spouse, dependent children, parents and parents-in-law, too! Call 855.423.8585 to get started.





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, North Carolina, South Dakota and Utah.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company I Columbia, South Carolina

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Here's how it works:

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



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



Your negotiator contacts the provider to try **negotiate a discount**.



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



Get an easy-to-read, personal Savings Result Statement summarizing the outcome and payment terms.

Start using Health Advocacy as soon as your coverage starts. Call 855-423-8585