

# 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 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 medical bills not covered by insurance. And it's as easy as just sending in your bill.

*You can use Medical Bill Saver™ for your spouse, dependent children, parents and parents-in-law, too!*

## **Need help cutting costs? Just send in your bill.**

Medical Bill Saver™ is available as soon as your Aflac coverage starts. It puts an expert negotiator in your corner who will try to help you reduce the medical or dental bills you incur for out-of-network providers or care not covered by your health insurance plan.

## **Saving on medical bills is easy. Here's how it works:**

- Send in your medical or dental bills of \$400 or more
- Your negotiator will contact the provider to negotiate a discount
- Once an agreement is made, the provider approves payment terms and conditions
- You 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 to get started.**

**HealthAdvocate™**

**Aflac®**

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

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