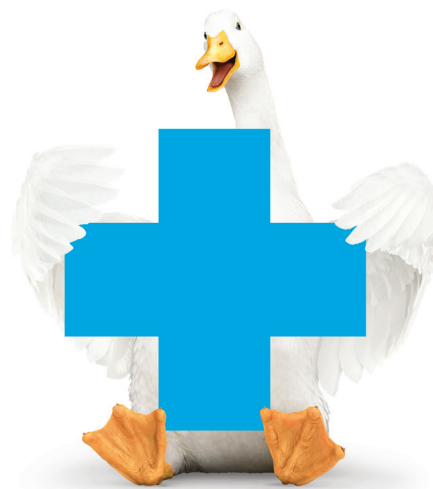


Health care doesn't have to be hard

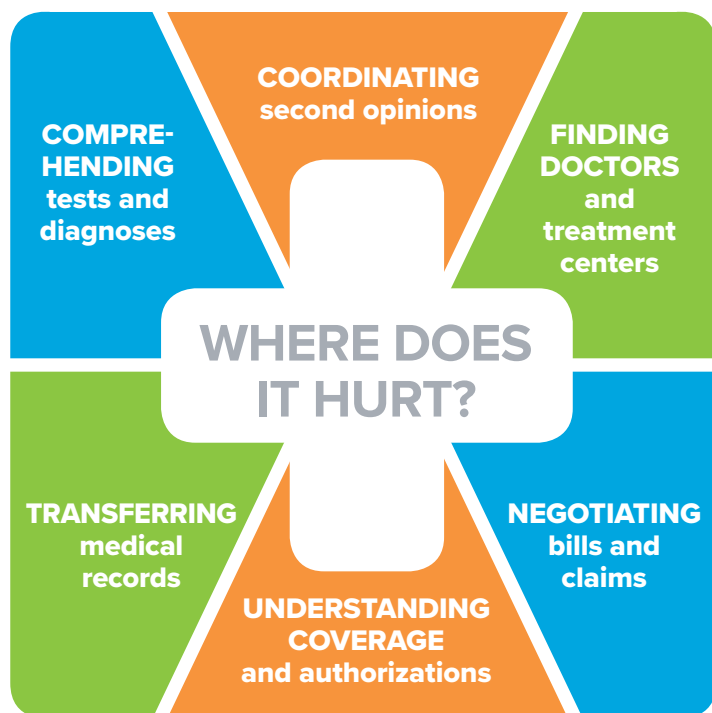
Meet Health Advocacy and Medical Bill Saver,TM available through Aflac.

Dealing with health care and health coverage can be **complicated** — and often stressful. But now you have Health Advocacy and Medical Bill Saver.

With Health Advocacy, you have a team of experts who can help solve your health care and insurance-related questions. They can assist you with a variety of needs like finding specialists, clarifying coverage, addressing claim issues, getting second opinions — and even help negotiating medical bills.



Get care for your health care.



HEALTH ADVOCACY AND MEDICAL BILL SAVER CAN HELP:

-  FIND DOCTORS AND TREATMENT CENTERS
-  COORDINATE CARE AND SECOND OPINIONS
-  UNTANGLE MEDICAL BILL AND CLAIM ISSUES
-  NEGOTIATE BILLS \$400 OR MORE
-  AVAILABLE 24/7, ANYTIME, ANYWHERE



Get confidential, personalized help with Health Advocate:



Find doctors, specialists, hospitals and other providers



Schedule appointments for treatments and tests



Coordinate second opinions and care



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



Get answers about your test results, treatments, prescriptions and more



Work with your insurance companies to get approvals and clarify coverage



Transfer medical records, lab results and X-rays



Here for you 24/7 by convenient app or phone

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

HERE'S HOW IT WORKS:

- 1)** Send in your medical or dental bills of \$400 or more.
- 2)** Your negotiator contacts the provider to negotiate a discount.
- 3)** If an agreement is reached, the provider approves payment terms and conditions.
- 4)** You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms.

HealthAdvocateSM

Health care just got easier with Health Advocacy and Medical Bill Saver.™

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

Available through Aflac, powered by Health Advocate.

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

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