HealthAdvocate™

Now it’s easier to navigate health care

Introducing Health Advocate

Sometimes it’s not easy to navigate the care your medical insurance provides. That’s why Aflac now includes Health Advocate, the nation’s leading health care 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 health care questions from the first call.

Here’s how it works:

- **Available as soon as** your Aflac coverage begins.
- **Health Advocate’s personal health advocates** are by your side when you need them, giving you peace of mind.

You can use Health Advocate for your spouse, dependent children, parents and parents-in-law, too! Call 855.423.8585 24/7 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.
Your Personal Health Advocate is here to help:

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

Start using Health Advocate as soon as your Aflac group product coverage starts. Call: 855-423-8585 24/7 to get started.
Being fit isn’t just physical

Introducing Financial and Legal Fitness, available through Aflac.

Our daily lives often come with questions. Is it the right time to buy a house? What do I do about my debt? How do I care for my aging parents?

Sometimes, getting a little guidance just makes life easier. That’s where Financial and Legal Fitness comes in. Now you can have phone sessions with licensed, professional counselors who can provide guidance for nearly any financial or legal matter — at no cost to you. And you have unlimited access to online tools, for more help along the way.
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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.

aflacgroupinsurance.com | 1.800.433.3036

Financial and Legal Fitness — for guidance along life’s journey.

When your coverage begins, call: 855-423-8585 or visit healthadvocate.com/aflac.

Available through Aflac, powered by Health Advocate.

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Navigate life confidently with Financial and Legal Fitness

**TELEPHONE GUIDANCE SESSIONS** Get personal help when you need it through 30-minute telephone sessions with a professional financial or legal counselor (1 call per topic – at no cost to you)

**FINANCIAL SPECIALISTS** Get advice on debt management, life insurance, college funding, credit management and more

**LEGAL SPECIALISTS** Get help with will and estate planning and family, criminal and elder care law

**COMPREHENSIVE ONLINE TOOLS** Access 200+ financial tutorials, plus calculators, webinars, downloadable legal forms to help with will preparation and more

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TEL: 1.800.433.3036 | aflacgroupinsurance.com

Financial and Legal Fitness | 12345 Main Street
Continental American Insurance Company
Columbia, South Carolina 29007

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.
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