



Received a surprise  
medical bill?  
We'll negotiate a  
discount.



It can be overwhelming to receive a large bill for medical or dental care. Health Advocate's Medical Bill Saver™ service can help. Our skilled negotiators can help lower your out-of-pocket costs on bills that are not covered by insurance — at no cost to you! Even with the best of intentions, you could receive a large medical or dental bill because you went to an out-of-network provider, or received care you thought was covered by your insurance plan. **We can help.**



**Just send us the bill — we'll do the rest**

- Send us your unpaid medical or dental bill of \$400 or more
- We'll contact the provider on your behalf to negotiate a discount on the amount due, no matter what your benefit status\*
- If an agreement is made, we'll get the provider's signoff on the terms and conditions
- You'll receive a **Savings Result Statement** summarizing the outcome and payment terms

You, your spouse, dependent children, parents and parents-in-law  
can all take advantage of your Health Advocate benefits!

\* Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made, but specific percentage results are not guaranteed.



**800.854.1446 (option 4)**

Email: [eapinfo@healthadvocate.com](mailto:eapinfo@healthadvocate.com)

Web: [Unum.com/lifebalance](http://Unum.com/lifebalance) (Access Your EAP Benefits)

**HealthAdvocate<sup>SM</sup>**