



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 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

Remember... You have unlimited access to a Personal Health Advocate for expert help navigating the healthcare system and resolving a wide range of time-consuming issues.

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



866.695.8622

Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/members

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