

HealthAdvocateSM

Advocacy and Wellness+

Invest in your well-being without spending a dime



Introducing Advocacy and Wellness+, brought to you by Aflac

Do you need help understanding medical benefits and claims, developing a plan for a healthier lifestyle, managing finances or relieving stress? Aflac, in partnership with Health Advocate and your employer, are pleased to bring you Advocacy and Wellness+: four interactive services that not only can help you save time and money, but guide you toward improved physical and financial health.



Health advocacy: Now there's a whole team to help navigate health care.

Personal health advocates, available 24/7, are dedicated to helping solve health care and insurance-related issues for you, your spouse/partner, dependent children, parents and parents-in-law. They can assist with:

- Finding doctors, dentists, specialists, hospitals and other health care providers.
- Resolving issues concerning claims, medical bills and coordination of benefits.
- Eldercare concerns, including Medicare and related health care issues for parents and parents-in-law.
- Getting approvals and clarifying coverage by working with your insurance companies.
- Transferring medical records, lab results and X-rays.



Medical Bill SaverTM: Leave negotiation to the professionals.

With Medical Bill Saver, a team of expert negotiators works with health care providers to help reduce out-of-pocket costs for you, your spouse/partner, dependent children, parents and parents-in-law.

They do this by:

- Reviewing medical bills for accuracy.
- Working with providers to attempt negotiations on medical bills of \$400 or more that are not covered by insurance.¹

**Let Advocacy and Wellness+ help you. After signing up, call 855.423.8585
or visit healthadvocate.com/Everwell to learn more.**



Online Personal Wellness: Helping you meet your health and lifestyle goals.

With Online Personal Wellness, it's never been easier to commit to a healthier lifestyle. This service, available to you, your spouse/partner and dependents over age 18, helps you develop plans to achieve your wellness goals. It provides:

- A comprehensive, confidential personal health profile to assess your health risks.
- Informative, self-guided wellness workshops and programs.
- Access to an inbox monitored by a wellness coach who will help you navigate the online portal.
- Online workshops and programs addressing topics such as weight loss, stress management, smoking cessation and more.
- Gym and other fitness-related discounts.



Financial and Legal Fitness: Helping you become wealthier and wiser.

Guidance for dealing with financial and legal situations can help make life a little easier. With Financial and Legal Fitness, you, your spouse/partner and dependents over age 18 will have access to limited phone consultations with licensed professionals. The advisors can assist with a variety of topics such as college savings, creating a will and estate or retirement planning. Online service features include:

- A financial fitness resource center featuring more than 200 tutorials on budgeting, investing, student loans, home-buying and much more.
- Loan calculators, webinars and other educational resources.
- Downloadable forms for taxes, wills and personal finances.

¹ If an agreement is made, the provider approves payment terms and conditions. You will get a personal, easy-to-read savings result statement summarizing the outcome and payment terms. Aflac has entered into a marketing alliance with Health Advocate whereby Health Advocate may provide up to one year of complimentary health advocacy, medical bill negotiation, financial and legal fitness and personal wellness services from Health Advocate to individuals who are employees of accounts that choose to make Health Advocate available to them. Other than this marketing alliance, Aflac and Health Advocate are not affiliated in any way. Aflac makes no representations or warranties regarding Health Advocate's products or services and is not responsible for any products or services provided by Health Advocate. If an account already has access to a Health Advocate program through a contract directly with Health Advocate or through a broker or other relationship, the same program cannot be offered as a value-added service while the existing contract or agreement is in force. If you have questions regarding Health Advocate's products or services, please contact Health Advocate by calling 855-423-8585 or emailing answers@HealthAdvocate.com. The complimentary service from Health Advocate is not available to employees of Aflac accounts located in ID, MD, MN, NM, NY or PR. Health Advocate is not available to residents of ID or MN. Additional state restrictions may apply, and benefits may vary by state. Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah. Aflac | WWHQ | 1932 Wynnton Road | Columbus, GA 31999.