

Be a lifesaver for your employees while rescuing your budget.

Introducing Health Advocacy, Medical Bill Saver™ and Telemedicine services, now available from Aflac — at no charge to your company.



You want the best for your employees. But you also have to keep an eye on costs. By offering three new services embedded in select Aflac group plans, you can add more value to their benefits without adding to your budget — and do it all while helping your employees address the key challenges they face in healthcare:

- Navigating the complexity of the healthcare environment
- Reducing out-of-pocket expenses
- Providing low-cost options

Enhance their plans without adding cost.

To purchase Health Advocacy, Medical Bill Saver™ and Telemedicine services direct, it would cost you more than \$5 per employee per month.

But with Aflac's Group Critical Illness, Group Accident or Group Hospital Indemnity plans, you can deliver these services to your employees at no cost to your company.



It's just another way Aflac helps you give your employees more without spending more. **Contact your Aflac Benefits Representative to get started today.**



From bill negotiation to online care, throw your employees a lifeline with value-added services embedded in select Aflac group plans **at no cost to you.**



More than just peace of mind.
Health Advocacy from Health Advocate

Your employees have 24/7 access to **Personal Health Advocates** who start helping from the first call, from finding specialists and helping with eldercare issues to clarifying coverage, addressing claim denials and even scheduling appointments. It saves you time by rescuing your employees from overwhelming questions, claims and costs.



More than just cash benefits.
Medical Bill Saver™ from Health Advocate

Aflac already pays claims quickly. Now, with Medical Bill Saver™, Health Advocate professionals also help your employees negotiate their medical bills not covered by health insurance. They just send in the bill and skilled negotiators will try to negotiate discounts that could save them hundreds.



More than just care.
Telemedicine from MeMD

Your employees can quickly connect with **board-certified, U.S. licensed health providers** online for 24/7/365 access to medical care. From care coordination to real-time video or telephone visits with a provider, to ePrescriptions* — it's a faster, easier way for them to get medical care, while saving you time and money.

Be a lifesaver for your employees while rescuing your company from extra cost. Contact your Aflac Benefits Representative today to offer Aflac products with Health Advocacy, Medical Bill Saver™ and Telemedicine added at no charge to you.

HealthAdvocate™ **MeMD™**

*When medically necessary, MeMD providers can submit a prescription electronically for purchase and pick-up at your local pharmacy.

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.

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