

Give your employees more without spending more

Introducing Advocacy and Wellness+, brought to you by Aflac



You want the best for your employees, but you need to keep an eye on costs. You also want to add value to their benefits without adding to your budget. Aflac, in partnership with Health Advocate, is pleased to bring you Advocacy and Wellness+, an interactive benefits program that can help increase employee satisfaction and productivity. Advocacy and Wellness+ gives your employees access to four valuable programs that can help provide them with peace of mind while helping your bottom line.



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

Personal health advocates are dedicated to helping solve employee health care and insurance-related issues. They'll help employees, their spouse/partner, dependent children, parents and parents-in-law:

- Find medical specialists.
- Clarify coverage.
- Address claim denials.
- Understand medical conditions.
- Resolve provider billing concerns.

By offering this program to your employees, you get:

- An interactive benefit program.
- Greater employee satisfaction and loyalty.
- A less-stressed, more productive workforce.
- A workplace culture that encourages balance and responsibility.

Help alleviate stress in your employees' lives. To offer Advocacy and Wellness+, contact your Aflac agent today.



Medical Bill Saver™: Leave negotiation to the professionals.

Finding ways to reduce health care costs can help increase employee satisfaction. With Medical Bill Saver, a team of expert negotiators work with health care providers to get the best discounts for your employees as well as their spouse/partner, parents, parents-in-law and dependent children. Medical Bill Saver can help reduce out-of-pocket costs by:

- Reviewing medical bills for accuracy.
- Reaching out to providers to negotiate medical bills of \$400 or more that are not covered by insurance. If an agreement is made, the provider approves payment terms and conditions. Your employee will get a personal, easy-to-read savings result statement summarizing the outcome and payment terms.



Online Personal Wellness: Help your employees meet their health and lifestyle goals.

With Online Personal Wellness, it's never been easier for your employees to commit to a healthier lifestyle. This service gives employees, spouse/partners and their dependents age 18+:

- Tools to help develop plans to achieve wellness goals.
- Online resources such as digital workshops and online coaching.
- Gym discounts.
- Access to an inbox monitored by a wellness coach.



Financial and Legal Fitness: Help employees be healthier, wealthier and wiser.

Dealing with financial or legal decisions can be stressful and have a negative impact on your employees' health. To help take the stress out of those situations, employees, spouse/partners and their dependent age 18+ will have access to:

- Limited phone consultations with financial and legal specialists.
- Access to the Financial Fitness Center with more than 200 tutorials providing guidance on budgeting, investing, home buying and many other topics.
- Tools such as loan calculators, webinars, education and more.
- Downloadable forms for taxes, wills and personal finance.

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. This complimentary service from Health Advocate is not available to employees of Aflac accounts located in ID, MN, 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 | WWWQ | 1932 Wynnton Road | Columbus, GA 31999.