



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



It can be overwhelming to receive a large bill for medical or dental perhaps because you went to an out-of-network provider, or received care you thought was covered by your insurance plan. 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!**

### 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

\*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.

### Medical Bill Saver In Action

**Issue:** An employee had an outstanding bill for her son's surgery performed at an out-of-network hospital.



Billed  
Charges:  
**\$5,032**



Negotiated  
Discount:  
**50%**

**Resolution:** Health Advocate worked with the provider to significantly reduce the bill.



Total  
Savings:

**\$2,516**

They helped reduce the bill for my son's surgery. **What a relief during a stressful time!**

The savings on case studies cannot be guaranteed. Results may vary.



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