As health care costs continue to rise, many people have trouble paying medical expenses that insurance doesn’t cover. Luckily, our EAP — with the Medical Bill Saver feature — can help.

**How does it work?**

When a covered employee has a medical or dental bill totaling over $400 in out-of-pocket costs, our skilled negotiating team works with the provider(s) to get a discount. Successful negotiations can save employees hundreds, and sometimes thousands, of dollars.

Our experts can also show employees how to keep bills lower in the future — for example, by using in-network providers.

By helping reduce employees’ out-of-pocket-costs, Medical Bill Saver can make consumer-driven health plans (CDHPs) more attractive — and more effective.

Medical Bill Saver is one more way the Unum Employee Assistance Program helps employees manage the stresses of modern life.

**Real stories. Real people. Real results.**

### MEDICAL BILL SAVER: CASE #1

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

**Resolution:** Unum’s EAP service worked with the provider to reduce the bill.

- **Billed Charges:** $5,032
- **Negotiated Discount:** 50%
- **Savings:** $2,516

### MEDICAL BILL SAVER: CASE #2

**Issue:** An employee received a bill for a dental implant that was not covered by her dental plan.

**Resolution:** Unum’s EAP service worked with the provider, who agreed to accept a lower fee.

- **Billed Charges:** $1,600
- **Negotiated Discount:** 55%
- **Savings:** $880

### MEDICAL BILL SAVER: CASE #3

**Issue:** Following a surgery, an employee received a large bill from a non-participating anesthesia group.

**Resolution:** Unum’s EAP service negotiated an arrangement that reduced the employee’s responsibility.

- **Billed Charges:** $3,275
- **Negotiated Discount:** 38%
- **Savings:** $1,245

*The savings in these case studies cannot be guaranteed. Results may vary.*

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**The Medical Bill Saver advantage**

- Negotiations for medical/dental bills with a non-covered balance of $400 or more
- Expert use of critical pricing-trend information to obtain discounts from providers
- Easy-to-read Savings Result Statement summarizing the outcome of the negotiation
- Provider sign-off on payment terms and conditions
- Speedy provider payments

**Employee Assistance Program services are available 24/7 at:**

[www.unum.com/lifebalance](http://www.unum.com/lifebalance)

1-800-854-1446
Unum’s Employee Assistance Program and Work/Life Balance services, provided by Health Advocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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