

# Unum's Employee Assistance Program

## Medical Bill Saver™ makes Unum's EAP even more valuable



### Victory Capital Management Inc.

#### 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:



1-800-854-1446 (multi-lingual)  
[www.unum.com/lifebalance](http://www.unum.com/lifebalance)

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.

Unum's Employee Assistance Program and Work/Life Balance services, provided by HealthAdvocate, 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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