

# Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



## Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™  
— helps you save on medical bills



## Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



## Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:

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



*Turn to us, when you don't know where to turn.*

## Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor\* who can help you.

### A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Family and parenting problems
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- And more

## Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

### Ask our Work/Life Specialists about:

- Child care
- Financial services, debt management, credit report issues
- Elder care
- Even reducing your medical/dental bills!
- Legal questions
- And more
- Identity theft

## Help is easy to access:

- **Online/phone support:** Unlimited, confidential, 24/7.
- **In-person:** You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

\* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

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.

Insurance products are underwritten by the subsidiaries of Unum Group.

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# Unum's Employee Assistance Program

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



## 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:

Toll-free 24/7 access:

- 800-854-1446 (multit-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.