

PAYFLEX®

Saving money now and in the future

HSA Advantage

Many people in our country struggle to make sense of their health care. It can lead to a sense of confusion and frustration. Now there's a program that can help your Health Savings Account (HSA) members.

Help your employees navigate the health care system and lower costs

Navigating health care just got easier with HSA Advantage. With this program, your employees connect with specially trained advocates before, during and after a medical event. Most importantly – they can save time and money.

Advocates address a wide range of health care topics to help your employees:

- Reduce out-of-pocket medical bills totaling \$1,500.00 or more
- Search for providers in their area
- Schedule appointments
- Estimate future health care costs
- Negotiate a reasonable payment plan



11.5% of members who work with an HSA Advantage advocate owe nothing on their outstanding medical bills

Source: The Karis Group Inc. Bill Negotiator Service since 1996.

The HSA Advantage program offers the following services:

Bill Negotiator®

Advocates work on behalf of your employees, and:

- Connect directly with health care providers (hospitals, doctor's offices, etc.) and help reduce eligible out-of-pocket medical expenses.
- Conduct searches for eligible program qualifications that may be available to assist in reducing medical bills totaling a minimum of \$1,500 (after insurance applies discounts and benefits).
- Negotiate directly with providers and collection agencies to help reduce medical bill balances.
- Create personalized payment plans by negotiating directly with providers or collection agencies to help reduce medical balances. And develop repayment plans that will work within your employees' budgets.

Healthcare Navigator®

With this service, seasoned health advocates support your employees' individual needs to:

- Search for providers in the local area, along with appointment scheduling support.
- Assist with prescription drug searches and price comparisons to provide the most affordable and convenient solutions.
- Provide cost estimates for various outpatient procedures not covered by insurance, offering greater transparency and choice.
- Offer scheduling assistance for primary care and specialist visits.
- Organize the transfer of member medical records between providers.

Surgery Cost Saver®

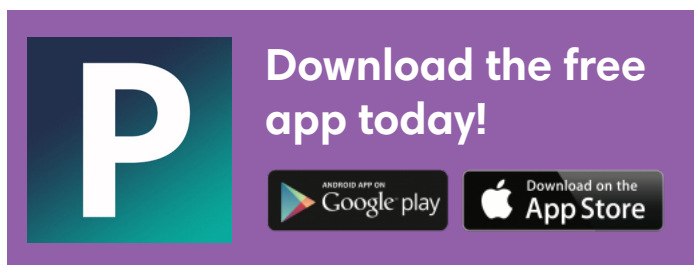
Employees planning for an upcoming surgery get help from experienced advocates who can:

- Provide information about nearby facilities for non-emergency procedures.
- Compare up to five health care facilities in the employee's area for price, availability and quality.



PayFlex Mobile® app

Members who are eligible for HSA Advantage services will receive personalized reminders and program updates on the PayFlex Mobile app.



Empower your employees with HSA Advantage today!

Contact your PayFlex Account Manager for more information

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