



# Surprise medical bill?

## Use this card to call us before you pay anything

Naviguard<sup>™</sup> is available at no additional cost to you through your employer's health care benefits. Naviguard provides consumer advocacy to help with out-of-network medical bills.



#### Get help with out-of-network bills

You're not alone when facing unexpected medical costs. Naviguard's health care billing experts know how billing works across the health care system. We use our insights to help you reach a fair resolution to out-of-network bills.



#### Call an expert

Keep your Naviguard benefits card handy for expert guidance. When you receive an unexpected out-of-network bill, we'll help you navigate the resolution process every step of the way.

### We know this industry. We hear your frustration. We have your back.

