

# Encore Health Plan Overview

Understanding the details and benefits of the **Encore Health Plan**

## DISCLAIMER

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# The Encore Health Plan

- Healthcare with a focus on affordability through **Encore Health**
- **Accessibility to primary care** for various situations
- **Mental health services** and support tools (through AFE member benefits)
- **Prescription Discounts** (through AFE member benefits)
- **Support for individuals and families**

# **Key Features and Benefits**

**Primary Care Accessibility**

**Mental Health Services**

**Prescription Discounts** (varies by plan)

# **Cost Management Tools**

**Primary Digital Health (AFE)**

**Advocacy Services** Support

## How Primary Digital Health Works

1. Enroll through **Encore Health**
2. Access personalized health data
3. Utilize virtual visits
4. PDH updates

# **Preventive Care and Wellness**

- **Primary Care Services**
- **Mental Health Programs**

# Telehealth Services

- **Virtual Visits**
- **24/7 Access**
- **Remote Consultations** available
- **Convenient Access** to care

## **Advocacy and Support Services**

- **Personalized** healthcare advocacy
- **Claims Management** assistance

# Basic Plans (1/2)

## Plan A

- Daily Confinement: \$250/day for 31 days
- ICU Daily Confinement: \$500/day for 5 days

## Plan B

- Daily Confinement: \$500/day for 31 days
- ICU Daily Confinement: \$1,000/day for 5 days

## Plan C

- Daily Confinement: \$1,000/day for 31 days
- ICU Daily Confinement: \$2,000/day for 5 days

Individual Hospital Indemnity Accident & Sickness		Basic Plans			Enhanced Plans			
		Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
In-Hospital Benefits								
Admission					\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
# Admissions					1	1	1	1
Daily Confinement	\$250/day	\$500/day	\$1,000/day		\$300/day	\$500/day	\$1,000/day	\$1,500/day
# Days	31	31	31		31	31	31	31
ICU Daily Confinement	\$500/day	\$1,000/day	\$2,000/day		\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
# Days	5	5	5		5	5	5	5
Inpatient Surgery					\$500	\$1,000	\$1,500	\$2,000
# Days					1	1	1	1
Inpatient Anesthesia					\$200	\$250	\$375	\$500
# Days					1	1	1	1
Inpatient Surgery - Blood Products					\$100	\$100	\$100	\$100
# Days					1	1	1	1
Inpatient Surgery - Second Opinion					\$100	\$100	\$100	\$100
# Days					1	1	1	1



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# Basic Plans (2/2)

## Plan A

- Physician Office Visit: \$50/visit for 2 days
- Urgent Care Visit: \$50/visit for 2 days
- ER Visit / Observation Unit: \$250/visit for 1 day

## Plan B

- Physician Office Visit: \$50/visit for 3 days
- Urgent Care Visit: \$50/visit for 3 days
- ER Visit / Observation Unit: \$250/visit for 2 days

## Plan C

- Physician Office Visit: \$75/visit for 3 days
- Urgent Care Visit: \$75/visit for 3 days
- ER Visit / Observation Unit: \$400/visit for 2 days
- Critical Illness Rider: \$5,000 / 1 per year (Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant)
- Family Care: \$250 for 5 days
- Pet Care: \$150 for 5 days

Individual Hospital Indemnity Accident & Sickness	Basic Plans				Enhanced Plans		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
Outpatient Benefits							
Physician Office Visit	\$50/visit	\$50/visit	\$75/visit	\$50/visit	\$50/visit	\$50/visit	\$75/visit
# Days	2	3	3	2	2	3	3
Urgent Care Visit	\$50/visit	\$50/visit	\$75/visit	\$50/visit	\$50/visit	\$50/visit	\$75/visit
# Days	2	3	3	2	2	3	3
Emergency Room Visit / Observation Unit	\$250/visit	\$250/visit	\$400/visit	\$200/visit	\$250/visit	\$250/visit	\$400/visit
# Days	1	2	2	1	1	2	2
Outpatient Surgery - ACS				\$200	\$250	\$375	\$500
# Days				2	2	2	2
Outpatient Anesthesia				\$50	\$50	\$75	\$100
# Days				2	2	2	2
Outpatient Surgery - Urgent Care				\$150	\$150	\$150	\$150
# Days				2	2	2	2
X-Ray				\$50	\$50	\$100	\$150
# Days				2	2	2	2
Lab				\$50	\$50	\$100	\$150
# Days				2	2	2	2
Specialty Radiology				\$100	\$100	\$200	\$300
# Days				1	1	1	1
Critical Illness Rider		\$5,000	\$2,500	\$5,000	\$7,500	\$10,000	
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant		1	1	1	1	1	
Family Care		\$250	\$250	\$250	\$300	\$400	
# Days		5	5	5	10	10	
Pet Care		\$150	\$150	\$150	\$150	\$150	
# Days		5	5	5	10	10	



# Enhanced Plan A

## Inpatient Benefits

- Admission: \$600/day for 1 day
- Daily Confinement: \$300/day for 31 days
- ICU Daily Confinement: \$600/day for 5 days
- Inpatient Surgery: \$500 for 1 day
- Inpatient Anesthesia: \$200 for 1 day
- Inpatient Surgery - Blood Products: \$100 for 1 day
- Inpatient Surgery - Second Opinion: \$100 for 1 day

## Outpatient Benefits

- Physician Office Visit: \$50/visit for 2 days
- Urgent Care Visit: \$50/visit for 2 days
- ER Visit / Observation Unit: \$200/visit for 1 day
- Outpatient Surgery - ACS: \$200 for 2 days
- Outpatient Anesthesia: \$50 for 2 days
- Outpatient Surgery - Urgent Care: \$150 for 2 days
- X-Ray & Lab: \$50 each for 2 days
- Specialty Radiology: \$100 for 1 day
- Critical Illness Rider: \$2,500 / 1 per year (Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant)
- Family Care: \$250 for 5 days
- Pet Care: \$150 for 5 days

Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
In-Hospital Benefits							
Admission # Days				\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
Daily Confinement # Days	\$250/day 31	\$300/day 31	\$1,000/day 31	\$300/day	\$500/day 31	\$2,000/day 31	\$1,000/day 31
ICU Daily Confinement # Days	\$600/day 5	\$1,000/day 5	\$2,000/day 5	\$600/day	\$1,000/day 5	\$2,000/day 5	\$3,000/day 5
Inpatient Surgery # Days				\$500	\$1,000	\$1,000	\$1,000
Inpatient Anesthesia # Days				\$200	\$250	\$375	\$500
Inpatient Surgery - Blood Products # Days				\$100	\$100	\$100	\$100
Inpatient Surgery - Second Opinion # Days				1	1	1	1
Critical Illness Rider				\$300	\$300	\$300	\$300
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant				1	1	1	1
Family Care # Days				\$250	\$300	\$300	\$300
Pet Care # Days				5	5	10	10



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Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
Outpatient Benefits							
Physician Office Visit # Days	\$50/visit 2	\$50/visit 3	\$75/visit 3	\$50/visit 2	\$50/visit 2	\$50/visit 3	\$75/visit 3
Urgent Care Visit # Days	\$50/visit 2	\$50/visit 3	\$75/visit 3	\$50/visit 2	\$50/visit 2	\$50/visit 3	\$75/visit 3
Emergency Room Visit / Observation Unit # Days	\$250/visit 1	\$250/visit 2	\$400/visit 2	\$200/visit 1	\$250/visit 1	\$250/visit 2	\$400/visit 2
Outpatient Surgery - ACS # Days				\$200	\$250	\$375	\$500
Outpatient Surgery - Urgent Care # Days				2	2	2	2
Outpatient Anesthesia # Days				\$50	\$50	\$75	\$100
X-Ray # Days				2	2	2	2
Labs # Days				\$50	\$50	\$100	\$150
Specialty Radiology # Days				2	2	2	2
Critical Illness Rider				\$5,000	\$2,500	\$5,000	\$7,500
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant				1	1	1	1
Family Care # Days				5	5	10	10
Pet Care # Days				5	5	10	10

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# Enhanced Plan B

## Inpatient Benefits

- Admission: \$1,000/day for 1 day
- Daily Confinement: \$500/day for 31 days
- ICU Daily Confinement: \$1,000/day for 5 days
- Inpatient Surgery: \$1,000 for 1 day
- Inpatient Anesthesia: \$250 for 1 day
- Inpatient Surgery - Blood Products: \$100 for 1 day
- Inpatient Surgery - Second Opinion: \$100 for 1 day

## Outpatient Benefits

- Physician Office Visit: \$50/visit for 2 days
- Urgent Care Visit: \$50/visit for 2 days
- ER Visit / Observation Unit: \$250/visit for 1 day
- Outpatient Surgery - ACS: \$250 for 2 days
- Outpatient Anesthesia: \$50 for 2 days
- Outpatient Surgery - Urgent Care: \$150 for 2 days
- X-Ray & Lab: \$50 each for 2 days
- Specialty Radiology: \$100 for 1 day
- Critical Illness Rider: \$5,000 / 1 per year (Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant)
- Family Care: \$250 for 5 days
- Pet Care: \$150 for 5 days

Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
In-Hospital Benefits							
Admission # Days				\$500/day	\$1,000/day	\$2,000/day	\$3,000/day
Daily Confinement # Days	\$250/day 31	\$500/day 31	\$1,000/day 31	\$250/day 31	\$500/day 31	\$1,000/day 31	\$1,500/day 31
ICU Daily Confinement # Days	\$500/day 5	\$1,000/day 5	\$2,000/day 5	\$600/day 5	\$1,000/day 5	\$2,000/day 5	\$3,000/day 5
Inpatient Surgery # Days				\$300	\$300	\$1,000	\$1,000
Inpatient Anesthesia # Days				\$200	\$250	\$375	\$500
Inpatient Surgery - Blood Products # Days				\$100	\$100	\$100	\$100
Inpatient Surgery - Second Opinion # Days				1	1	1	1
Critical Illness Rider				\$300	\$300	\$300	\$300
Family Care # Days				1	1	1	1
Pet Care # Days				1	1	1	1



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Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
Outpatient Benefits							
Physician Office Visit # Days	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3	\$50/Visit 2	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3
Urgent Care Visit # Days	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3	\$50/Visit 2	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3
Emergency Room Visit / Observation Unit # Days	\$250/Visit 1	\$250/Visit 2	\$400/Visit 2	\$200/Visit 1	\$250/Visit 1	\$250/Visit 2	\$400/Visit 2
Outpatient Surgery - ACS # Days				\$200	\$250	\$375	\$500
Outpatient Surgery - Anesthesia # Days				2	2	2	2
Outpatient Surgery - Urgent Care # Days				\$100	\$100	\$100	\$100
X-Ray # Days				2	2	2	2
Labs # Days				\$50	\$50	\$100	\$100
Specialty Radiology # Days				2	2	2	2
Critical Illness Rider				\$5,000	\$2,500	\$5,000	\$10,000
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant				1	1	1	1
Family Care # Days				5	5	10	10
Pet Care # Days				5	5	10	10

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# Enhanced Plan C

## Inpatient Benefits

- Admission: \$2,000/day for 1 day
- Daily Confinement: \$1,000/day for 31 days
- ICU Daily Confinement: \$2,000/day for 5 days
- Inpatient Surgery: \$1,500 for 1 day
- Inpatient Anesthesia: \$375 for 1 day
- Inpatient Surgery - Blood Products: \$100 for 1 day
- Inpatient Surgery - Second Opinion: \$100 for 1 day

## Outpatient Benefits

- Physician Office Visit: \$50/visit for 3 days
- Urgent Care Visit: \$50/visit for 3 days
- ER Visit / Observation Unit: \$250/visit for 2 days
- Outpatient Surgery - ACS: \$375 for 2 days
- Outpatient Anesthesia: \$75 for 2 days
- Outpatient Surgery - Urgent Care: \$150 for 2 days
- X-Ray: \$100 for 2 days, Lab: \$100 for 2 days
- Specialty Radiology: \$200 for 1 day
- Critical Illness Rider: \$7,500 / 1 per year (Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant)
- Family Care: \$300 for 10 days
- Pet Care: \$150 for 10 days

Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
In-Hospital Benefits							
Admission # Days				\$500/day	\$1,000/day	\$2,000/day	\$3,000/day
Daily Confinement # Days	\$250/day 31	\$500/day 31	\$1,000/day 31	\$300/day 31	\$500/day 31	\$1,000/day 31	\$1,500/day 31
ICU Daily Confinement # Days	\$500/day 5	\$1,000/day 5	\$2,000/day 5	\$600/day 5	\$1,000/day 5	\$2,000/day 5	\$3,000/day 5
Inpatient Surgery # Days				\$300	\$500	\$1,000	\$1,500
Inpatient Anesthesia # Days				\$200	\$250	\$375	\$500
Inpatient Surgery - Blood Products # Days				\$100	\$150	\$300	\$500
Inpatient Surgery - Second Opinion # Days				1	1	1	1
Critical Illness Rider				\$300	\$300	\$300	\$300
Family Care # Days				1	1	1	1
Pet Care # Days				1	1	1	1



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Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
Outpatient Benefits							
Physician Office Visit # Days	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3	\$50/Visit 2	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3
Urgent Care Visit # Days	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3	\$50/Visit 2	\$50/Visit 2	\$50/Visit 3	\$75/Visit 3
Emergency Room Visit / Observation Unit # Days	\$250/Visit 1	\$250/Visit 2	\$400/Visit 2	\$200/Visit 1	\$250/Visit 1	\$250/Visit 2	\$400/Visit 2
Outpatient Surgery - ACS # Days				\$200	\$250	\$375	\$500
Outpatient Anesthesia # Days				2	2	2	2
Outpatient Surgery - Urgent Care # Days				\$100	\$150	\$150	\$150
X-Ray # Days				2	2	2	2
Lab # Days				\$50	\$50	\$100	\$150
Specialty Radiology # Days				2	2	2	2
Critical Illness Rider				\$5,000	\$2,500	\$5,000	\$7,500
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant				1	1	1	1
Family Care # Days				5	5	10	10
Pet Care # Days				5	5	10	10



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# Enhanced Plan D

## Inpatient Benefits

- Admission: \$3,000/day for 1 day
- Daily Confinement: \$1,500/day for 31 days
- ICU Daily Confinement: \$3,000/day for 5 days
- Inpatient Surgery: \$2,000 for 1 day
- Inpatient Anesthesia: \$500 for 1 day
- Inpatient Surgery - Blood Products: \$100 for 1 day
- Inpatient Surgery - Second Opinion: \$100 for 1 day

## Outpatient Benefits

- Physician Office Visit: \$75/visit for 3 days
- Urgent Care Visit: \$75/visit for 3 days
- ER Visit / Observation Unit: \$400/visit for 2 days
- Outpatient Surgery - ACS: \$500 for 2 days
- Outpatient Anesthesia: \$100 for 2 days
- Outpatient Surgery - Urgent Care: \$150 for 2 days
- X-Ray: \$150 for 2 days, Lab: \$150 for 2 days
- Specialty Radiology: \$300 for 1 day
- Critical Illness Rider: \$10,000 / 1 per year (Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant)
- Family Care: \$400 for 10 days
- Pet Care: \$150 for 10 days

Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
In-Hospital Benefits							
Admission				\$500/day	\$1,000/day	\$2,000/day	\$3,000/day
# Admissions							
Daily Confinement	\$250/day	\$500/day	\$1,000/day	\$250/day	\$500/day	\$1,000/day	\$1,500/day
# Days	31	31	31	31	31	31	31
ICU Daily Confinement	\$500/day	\$1,000/day	\$2,000/day	\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
# Days	5	5	5	5	5	5	5
Inpatient Surgery				\$300	\$600	\$1,000	\$1,500
# Days				1	1	1	1
Inpatient Anesthesia				\$200	\$250	\$375	\$500
# Days				1	1	1	1
Inpatient Surgery - Blood Products				\$100	\$100	\$100	\$100
# Days				1	1	1	1
Inpatient Surgery - Second Opinion				\$100	\$100	\$100	\$100
# Days				1	1	1	1



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Individual Hospital Indemnity Accident & Sickness	Basic Plans			Enhanced Plans			
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D
Outpatient Benefits							
Physician Office Visit	\$50/Visit	\$50/Visit	\$75/Visit	\$50/Visit	\$50/Visit	\$50/Visit	\$75/Visit
# Days	2	3	3	2	2	3	3
Urgent Care Visit	\$50/Visit	\$50/Visit	\$75/Visit	\$50/Visit	\$50/Visit	\$50/Visit	\$75/Visit
# Days	2	3	3	2	2	2	2
Emergency Room Visit / Observation Unit	\$250/Visit	\$250/Visit	\$400/Visit	\$200/Visit	\$250/Visit	\$250/Visit	\$400/Visit
# Days	1	2	2	1	1	2	2
Outpatient Surgery - ACS				\$200	\$250	\$375	\$500
# Days				2	2	2	2
Outpatient Anesthesia				\$100	\$100	\$75	\$100
# Days				2	2	2	2
Outpatient Surgery - Urgent Care				\$150	\$150	\$150	\$150
# Days				2	2	2	2
X-Ray				\$50	\$50	\$100	\$150
# Days				2	2	2	2
Labs				\$100	\$100	\$100	\$100
# Days				2	2	2	2
Specialty Radiology				\$100	\$100	\$200	\$300
# Days				1	1	1	1
Critical Illness Rider				\$5,000	\$2,500	\$5,000	\$10,000
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant				1	1	1	1
Family Care				\$250	\$250	\$300	\$400
# Days				5	5	10	10
Pet Care				\$100	\$100	\$100	\$100
# Days				5	5	10	10

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# Comparing the Plans (Inpatient Benefits)

Inpatient Feature	Basic Plan A	Basic Plan B	Basic Plan C	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C	Enhanced Plan D
Admission	-	-	-	\$600/1 day	\$1,000/1 day	\$2,000/1 day	\$3,000/1 day
Daily Confinement	\$250/31 days	\$500/31 days	\$1,000/31 days	\$300/31 days	\$500/31 days	\$1,000/31 days	\$1,500/31 days
ICU Daily Confinement	\$500/5 days	\$1,000/5 days	\$2,000/5 days	\$600/5 days	\$1,000/5 days	\$2,000/5 days	\$3,000/5 days
Inpatient Surgery	-	-	-	\$500/1 day	\$1,000/1 day	\$1,500/1 day	\$2,000/1 day
Inpatient Anesthesia	-	-	-	\$200/1 day	\$250/1 day	\$375/1 day	\$500/1 day
Inpatient Surgery - Blood Products	-	-	-	\$100/1 day	\$100/1 day	\$100/1 day	\$100/1 day
Inpatient Surgery - Second Opinion	-	-	-	\$100/1 day	\$100/1 day	\$100/1 day	\$100/1 day

# Comparing the Plans (Outpatient Benefits)

Outpatient Feature	Basic Plan A	Basic Plan B	Basic Plan C	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C	Enhanced Plan D
Physician Office Visit	\$50/2 days	\$50/3 days	\$75/3 days	\$50/2 days	\$50/2 days	\$50/3 days	\$75/3 days
Urgent Care Visit	\$50/2 days	\$50/3 days	\$75/3 days	\$50/2 days	\$50/2 days	\$50/3 days	\$75/3 days
Emergency Room Visit / Observation Unit	\$250/1 day	\$250/2 days	\$400/2 days	\$200/1 day	\$250/1 day	\$250/2 days	\$400/2 days
Outpatient Surgery - ACS	-	-	-	\$200/2 days	\$250/2 days	\$375/2 days	\$500/2 days
Outpatient Anesthesia	-	-	-	\$50/2 days	\$50/2 days	\$75/2 days	\$100/2 days
Outpatient Surgery - Urgent Care	-	-	-	\$150/2 days	\$150/2 days	\$150/2 days	\$150/2 days
X-Ray	-	-	-	\$50/2 days	\$50/2 days	\$100/2 days	\$150/2 days
Lab	-	-	-	\$50/2 days	\$50/2 days	\$100/2 days	\$150/2 days
Specialty Radiology	-	-	-	\$100/1 day	\$100/1 day	\$200/1 day	\$300/1 day
Critical Illness Rider	-	-	\$5,000/1 per year	\$2,500/1 per year	\$5,000/1 per year	\$7,500/1 per year	\$10,000/1 per year
Family Care	-	-	\$250/5 days	\$250/5 days	\$250/5 days	\$300/10 days	\$400/10 days
Pet Care	-	-	\$150/5 days	\$150/5 days	\$150/5 days	\$150/10 days	\$150/10 days

# Maryland Plans Comparison (Inpatient Benefits)

Inpatient Feature	Basic Plan A	Basic Plan B	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C
Admission	-	-	\$750/1 day	\$1,000/1 day	\$1,500/1 day
Daily Confinement	\$50/31 days	\$50/31 days	\$750/31 days	\$1,000/31 days	\$1,500/31 days
ICU Daily Confinement	-	-	-	-	-
Inpatient Surgery	-	-	\$750/1 day	\$1,150/1 day	\$2,000/1 day
Inpatient Anesthesia	-	-	\$150/1 day	\$350/1 day	\$500/1 day
Inpatient Surgery - Blood Products	-	-	\$150/1 day	\$350/1 day	\$500/1 day
Inpatient Surgery - Second Opinion	-	-	\$150/1 day	\$150/1 day	\$150/1 day

# Maryland Plans Comparison (Outpatient Benefits)

Outpatient Feature	Basic Plan A	Basic Plan B	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C
Physician Office Visit	\$75/1 day	\$100/2 days	\$100/3 days	\$100/3 days	\$100/4 days
Urgent Care Visit	\$175/2 days	\$175/2 days	\$175/3 days	\$175/3 days	\$175/4 days
Emergency Room Visit	-	-	-	-	-
Outpatient Surgery - ACS	-	-	\$750/1 day	\$1,150/1 day	\$2,000/1 day
Outpatient Anesthesia	-	-	\$150/1 day	\$350/1 day	\$500/1 day
Outpatient Surgery - Urgent Care	-	-	\$250/1 day	\$250/1 day	\$250/1 day
X-Ray	\$50/2 days	\$50/2 days	\$50/2 days	\$75/2 days	\$100/3 days
Lab	\$50/2 days	\$50/2 days	\$50/3 days	\$75/3 days	\$100/4 days
Specialty Radiology	-	-	\$350/1 day	\$350/1 day	\$350/1 day
Critical Illness Rider	-	-	-	-	-
Family Care	-	-	-	-	-
Pet Care	-	-	-	-	-

# Key Differences: Maryland vs. General States

## Enhanced Benefits in Maryland Plans

- Higher Daily Confinement coverage (\$750-\$1,500/day vs. \$300-\$1,500/day)
- Increased Inpatient Surgery benefits (\$750-\$2,000/day)
- Better Urgent Care Visit coverage (\$175/visit across all plans)

## Reduced Coverage Areas

- No ICU Daily Confinement benefit in Maryland plans
- No Emergency Room Visit coverage in Maryland plans
- No Critical Illness Rider, Family Care, or Pet Care benefits

## Plan Structure

- Maryland Enhanced Plan C is comparable to General States Enhanced Plan D
- Basic Plans in Maryland have minimal inpatient coverage (\$50/day)
- More consistent surgical benefits across Maryland Enhanced plans

# Oregon Plans Comparison (Inpatient Benefits)

Inpatient Feature	Basic Plan A	Basic Plan B	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C	Enhanced Plan D
Admission	-	-	\$750/1 day	\$1,000/1 day	\$1,500/1 day	\$3,000/1 day
Daily Confinement	\$50/31 days	\$50/31 days	\$750/31 days	\$1,000/31 days	\$1,500/31 days	\$2,000/31 days
ICU Daily Confinement	-	-	-	-	-	-
Inpatient Surgery	-	-	\$750/1 day	\$1,150/1 day	\$2,000/1 day	\$4,000/1 day
Inpatient Anesthesia	-	-	\$150/1 day	\$350/1 day	\$500/1 day	\$1,000/1 day
Inpatient Surgery - Blood Products	-	-	\$150/1 day	\$350/1 day	\$500/1 day	\$500/1 day
Inpatient Surgery - Second Opinion	-	-	\$150/1 day	\$150/1 day	\$150/1 day	\$150/1 day

# Oregon Plans Comparison (Outpatient Benefits)

Outpatient Feature	Basic Plan A	Basic Plan B	Enhanced Plan A	Enhanced Plan B	Enhanced Plan C	Enhanced Plan D
Physician Office Visit	\$75/1 day	\$100/2 days	\$100/3 days	\$100/3 days	\$100/4 days	\$100/6 days
Urgent Care Visit	\$175/2 days	\$175/2 days	\$175/3 days	\$175/3 days	\$175/4 days	\$175/4 days
Emergency Room Visit	-	-	-	-	-	-
Outpatient Surgery - ACS	-	-	\$750/1 day	\$1,150/1 day	\$2,000/1 day	\$4,000/1 day
Outpatient Anesthesia	-	-	\$150/1 day	\$350/1 day	\$500/1 day	\$1,000/1 day
Outpatient Surgery - Urgent Care	-	-	\$250/1 day	\$250/1 day	\$250/1 day	\$250/1 day
X-Ray	\$50/2 days	\$50/2 days	\$50/2 days	\$75/2 days	\$100/3 days	\$100/2 days
Lab	\$50/2 days	\$50/2 days	\$50/3 days	\$75/3 days	\$100/4 days	\$100/6 days
Specialty Radiology	-	-	\$350/1 day	\$350/1 day	\$350/1 day	\$500/1 day
Critical Illness Rider	-	-	-	-	-	-
Family Care	-	-	-	-	-	-
Pet Care	-	-	-	-	-	-

# Key Differences: Oregon vs. General States

## Enhanced Benefits in Oregon Plans

- Significantly higher Daily Confinement coverage (\$750-\$2,000/day vs. \$300-\$1,500/day)
- Superior Inpatient Surgery benefits (\$750-\$4,000/day vs. \$500-\$2,000/day)
- Enhanced Urgent Care coverage (\$175/visit vs. \$50-\$75/visit)

## Reduced Coverage Areas

- No ICU Daily Confinement benefit in Oregon plans
- No Emergency Room Visit coverage in Oregon plans
- No Critical Illness Rider, Family Care, or Pet Care benefits

## Plan Structure

- Oregon Enhanced Plan D offers the highest benefits across all categories
- Basic Plans have minimal inpatient coverage (\$50/day)
- More generous Physician Office Visit coverage with up to 6 days in Enhanced Plan D
- Enhanced surgical benefits and specialty care across all Enhanced plans

# South Carolina Plans Comparison (Inpatient Benefits)

Inpatient Feature	Basic Plan B	Enhanced Plan A	Enhanced Plan B
Admission	-	\$750/1 day	\$1,000/1 day
Daily Confinement	\$50/31 days	\$750/31 days	\$1,000/31 days
ICU Daily Confinement	-	-	-
Inpatient Surgery	-	\$750/1 day	\$1,150/1 day
Inpatient Anesthesia	-	\$150/1 day	\$350/1 day
Inpatient Surgery - Blood Products	-	\$150/1 day	\$350/1 day
Inpatient Surgery - Second Opinion	-	\$150/1 day	\$150/1 day

# South Carolina Plans Comparison (Outpatient Benefits)

Outpatient Feature	Basic Plan B	Enhanced Plan A	Enhanced Plan B
Physician Office Visit	\$100/2 days	\$100/3 days	\$100/3 days
Urgent Care Visit	\$175/2 days	\$175/3 days	\$175/3 days
Emergency Room Visit	-	-	-
Outpatient Surgery - ACS	-	\$750/1 day	\$1,150/1 day
Outpatient Anesthesia	-	\$150/1 day	\$350/1 day
Outpatient Surgery - Urgent Care	-	\$250/1 day	\$250/1 day
X-Ray	\$50/2 days	\$50/2 days	\$75/2 days
Lab	\$50/2 days	\$50/3 days	\$75/3 days
Specialty Radiology	-	\$350/1 day	\$350/1 day
Critical Illness Rider	-	-	-
Family Care	-	-	-
Pet Care	-	-	-

# **Key Differences: South Carolina vs. General States**

## **South Carolina Plan Structure**

- Only one Basic Plan available (Plan B)
- Only two Enhanced Plans available (Plans A & B)
- No Plan C or D options as in general state plans

## **Enhanced Benefits in South Carolina Plans**

- Higher Daily Confinement coverage in Enhanced plans (\$750-\$1,000/day vs. \$300-\$500/day)
- Improved Urgent Care Visit coverage (\$175/visit vs. \$50/visit)
- Enhanced Physician Office Visit benefit (\$100/visit vs. \$50/visit)

## **Reduced Coverage Areas**

- No ICU Daily Confinement benefit
- No Emergency Room Visit coverage
- No Critical Illness Rider, Family Care, or Pet Care benefits
- Limited coverage options compared to other state plans

# Vermont Plans Comparison (Inpatient Benefits)

Inpatient Feature	Basic Plan B	Enhanced Plan A
Admission	-	\$750/1 day
Daily Confinement	\$50/31 days	\$750/31 days
ICU Daily Confinement	-	-
Inpatient Surgery	-	\$750/1 day
Inpatient Anesthesia	-	\$150/1 day
Inpatient Surgery - Blood Products	-	\$150/1 day
Inpatient Surgery - Second Opinion	-	\$150/1 day

# Vermont Plans Comparison (Outpatient Benefits)

Outpatient Feature	Basic Plan B	Enhanced Plan A
Physician Office Visit	\$100/2 days	\$100/3 days
Urgent Care Visit	\$175/2 days	\$175/3 days
Emergency Room Visit	-	-
Outpatient Surgery - ACS	-	\$750/1 day
Outpatient Anesthesia	-	\$150/1 day
Outpatient Surgery - Urgent Care	-	\$250/1 day
X-Ray	\$50/2 days	\$50/2 days
Lab	\$50/2 days	\$50/3 days
Specialty Radiology	-	\$350/1 day
Critical Illness Rider	-	-
Family Care	-	-
Pet Care	-	-

# **Key Differences: Vermont vs. General States**

## **Vermont Plan Structure**

- Only one Basic Plan available (Plan B)
- Only one Enhanced Plan available (Plan A)
- Most limited plan options among all state variations

## **Enhanced Benefits in Vermont Plans**

- Higher Daily Confinement coverage in Enhanced Plan A (\$750/day vs. \$300/day)
- Improved Urgent Care Visit coverage (\$175/visit vs. \$50/visit)
- Enhanced Physician Office Visit benefit (\$100/visit vs. \$50/visit)

## **Reduced Coverage Areas**

- No ICU Daily Confinement benefit
- No Emergency Room Visit coverage
- No Critical Illness Rider, Family Care, or Pet Care benefits
- Most limited coverage options of all states
- Only one level of Enhanced plan available



# Key Takeaways and Reminders

- **Flexibility** with multiple plan options
- **Balance** of cost-effective coverage with essential benefits
- **Support** benefits
- **Enrollment Details** required
- **Telemarketing Guidelines:** Outbound telemarketing calls can only be made to leads that have provided express written consent to be called
- **Discount Medical Plan Notice:** A Discount Medical Plan is not affiliated with Encore Health by Zurich
- **Validating Information:** If a member purchases other products with Encore Health by Zurich, validating DOB & Zip code requirement will still be in place.
- **eSign Requirements:** Member validation with DOB and Zip code required prior to reading and signing documents
- **State Variations:** SC, MD, OR, and VT have different benefit structures compared to general state plans
- **Benefit Day Limits:** Each benefit has specific limits on the number of days/occurrences covered, which varies by plan and benefit type

# Thank You!

Continue to be great!



#### DISCLAIMER

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