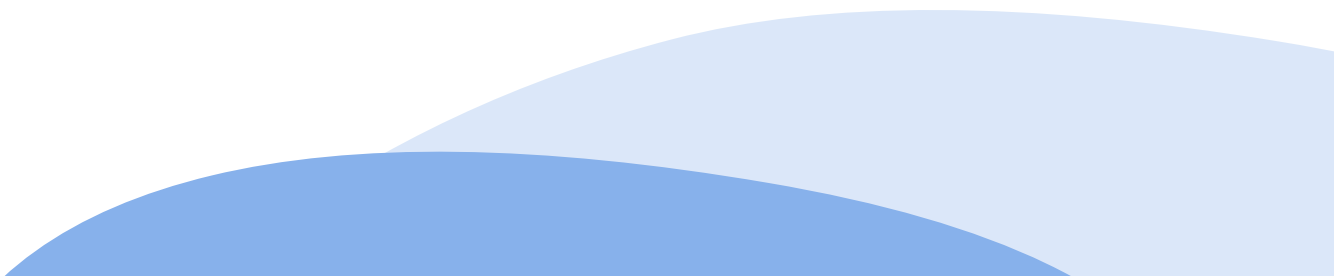


Everest Group Indemnity Insurance Review

Understanding the details and benefits of the **Everest Group Indemnity Insurance**



Everest Group Indemnity Insurance Overview

- Supplemental coverage through **Everest**
 - **Fixed Payments** for various medical expenses
 - **Multiplan PPO Network** and support tools
 - **Direct Payment** through simplified claims process
 - **Flexible Use** support
- 

Key Features and Benefits

Fixed Indemnity Benefits

Multiplan PPO Network Access

Direct Payment of Benefits

Simplified Claims Process (varies by plan)

Additional Savings through Multiplan




Cost Management Tools

GapAfford Plus Program (GAP)


Pre-Negotiated Rates System

No Deductibles Support

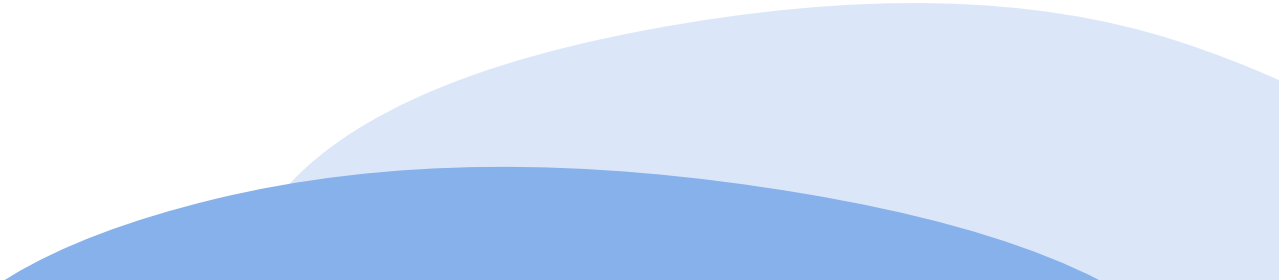
How GapAfford Plus Works

1. Enroll through **Everest**
 2. Access pre-negotiated rates
 3. Use services without deductibles
 4. Receive savings (**GAP**)
 5. Pay at the time of service
 6. **Financial Relief**
- 

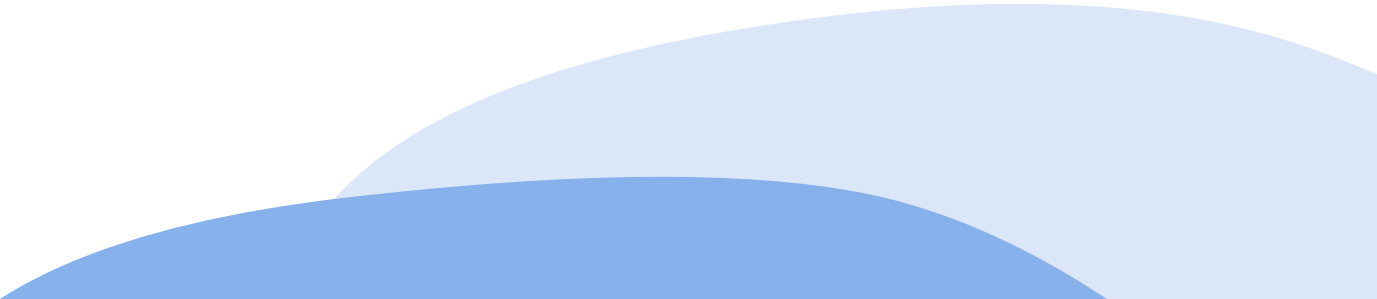
Preventive Care and Wellness

- **Dental Services** through Aetna Network
 - **Vision Programs** with OUTLOOK Vision
 - **Aetna** provides dental savings
- 

Telehealth Services

- **24/7 Nurse Help Line**
 - **Speech Therapy** via telepractice
 - **Video Conferencing** available
 - **Access** to care
- 

Advocacy and Support Services

- **Patient Advocacy** healthcare support
 - **Medical Bill Negotiations** assistance
 - **Discount Programs** options
 - **Hearing Services** support
- 

Plan 100 (1/2)

Hospital Confinement Benefits

- \$100 per day
- ICU: \$200 per day
- ER Visits: \$50 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$50 per service
- X-rays: \$50 per service

Physician's Office Visits

- \$50 per visit
- Limited visits per year



Plan 100 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 200 (1/2)

Hospital Confinement Benefits

- \$200 per day
- ICU: \$300 per day
- ER Visits: \$50 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$50 per service
- X-rays: \$50 per service

Physician's Office Visits

- \$50 per visit
- Limited visits per year



Plan 200 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 300 (1/2)

Hospital Confinement Benefits

- \$300 per day
- ICU: \$300 per day
- ER Visits: \$50 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$50 per service
- X-rays: \$50 per service

Physician's Office Visits

- \$50 per visit
- Limited visits per year



Plan 300 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 500 (1/2)

Hospital Confinement Benefits

- \$500 per day
- ICU: \$500 per day
- ER Visits: \$50 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$50 per service
- X-rays: \$50 per service

Physician's Office Visits

- \$50 per visit
- Limited visits per year



Plan 500 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 750 (1/2)

Hospital Confinement Benefits

- \$750 per day
- ICU: \$750 per day
- ER Visits: \$50 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$50 per service
- X-rays: \$50 per service

Physician's Office Visits

- \$50 per visit
- Limited visits per year



Plan 750 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 1000 (1/2)

Hospital Confinement Benefits

- \$1000 per day
- ICU: \$1000 per day
- ER Visits: \$100 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$100 per service
- X-rays: \$100 per service

Physician's Office Visits

- \$100 per visit
- Limited visits per year



Plan 1000 (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Plan 1000+ (1/2)

Hospital Confinement Benefits

- \$1000 per day
- ICU: \$1000 per day
- ER Visits: \$100 per visit
- Surgery: Up to 3 days

Outpatient Benefits

- Lab Tests: \$100 per service
- X-rays: \$100 per service

Physician's Office Visits

- \$100 per visit
- Limited visits per year



Plan 1000+ (2/2)

Exclusions

- No chiropractic or acupuncture
- Benefits per person

Policy Terms

- Vary by state
- Consult certificate for details



Comparing the Plans

Feature	Plan 100	Plan 200	Plan 300	Plan 500	Plan 750	Plan 1000	Plan 1000+
Hospital Confinement	\$100/day	\$200/day	\$300/day	\$500/day	\$750/day	\$1000/day	\$1000/day
ICU Confinement	\$200/day	\$300/day	\$300/day	\$500/day	\$750/day	\$1000/day	\$1000/day
ER Visits	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$100/visit	\$100/visit
Surgery Days	3 max	3 max	3 max	3 max	3 max	3 max	3 max
Lab Tests	\$50/service	\$50/service	\$50/service	\$50/service	\$50/service	\$100/service	\$100/service

Definitions and Limitations

Pre-existing Conditions

- 12-month limitation
- Applies to all plans

Exclusions

- No chiropractic or acupuncture
- No cosmetic surgery

Policy Terms

- Vary by state
- Consult certificate for details

Limitations

- No coverage for hazardous activities
- No benefits for illegal acts



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