

# Harmony Care Overview

Understanding the details and benefits of the **Harmony Care** Plans.

## DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

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# Introduction to Harmony Care

Underwritten by: **American Financial Security Life Insurance Company (AFSLIC)**

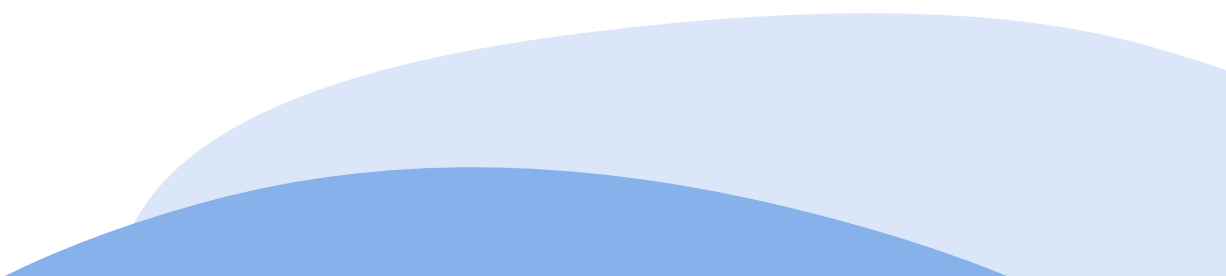
A unique set of health coverage options designed to meet **diverse needs**.

Combines hospital indemnity benefits with support services.

Membership through the **National Congress of Employers (NCE)**.



# Key Features and Benefits

- **Hospital Confinement Benefits** - Daily coverage for hospital stays
  - **Doctor Office Visit Benefits** - Primary care and specialty care coverage
  - **Emergency Room Benefits** - Coverage for emergency medical situations
  - **Mental Health Benefits** - Inpatient and outpatient coverage (Plans 300 and above)
  - **Diagnostic & Surgery Benefits** - X-ray, lab tests, and surgical procedures (higher-tier plans)
  - **Accident & Critical Illness Benefits** - Supplemental accident coverage and critical illness protection
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# Association benefits through NCE (1/3)

## Core Medical Support

- **Medical Bill Negotiations:** Patient advocates work on your behalf to reduce the cost of your medical bills.
- **24/7 Nurse Help Line:** Have 24/7 access to a registered nurse (RN) to answer questions on family health issues.
- **Laboratory Savings Program:** Efficient, affordable, and confidential solution to medical laboratory testing.
- **Medical Supplies & Equipment:** Save from **20% to 50%** off your medical supply needs.

## Dental & Vision Care

- **Aetna Dental Access® Network\*:** Savings ranging from **15-50%** per visit on dental services including cleanings, x-rays, fillings, root canals, crowns, bridges and orthodontia.
- **OUTLOOK Vision Network\*:** Savings of **10% to 50%** on most prescription eyeglasses, frames, and lenses through over **12,000 optical centers.**

\*This program is not available in Alaska, Montana, Rhode Island, Utah, Vermont and Washington.

**Disclaimer:** National Congress of Employers (NCE) association benefits are not affiliated with American Financial Security Life Insurance Company. Harmony Care Plan benefits are not dependent on the use of the association's providers. NCE membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state. Please refer to the NCE Membership brochure for complete details. Association membership can be purchased without insurance at <https://nceassociation.org/>.

# Association benefits through NCE (2/3)

## Prescription Savings

- **Prescription Discount Card:** Save an average of **55%** on generic drugs and **15%** on brand-name drugs at over **80%** of pharmacies.
- **MedAfford Global:** Save up to **80%** on prescription medications with insulin medication savings of **45%** or better.
- **Diabetic Supplies:** Receive discounts on diabetes supplies at **20-85%** off retail prices.

## Natural Health Products

- **CBD Products:** All natural ingredients and the purest form of Cannabidiol as a **safe alternative** to prescription painkillers.
- **Vitamins & Supplements:** Save up to **75%** off retail pricing on natural products including vitamins and supplements.

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# Association benefits through NCE (3/3)

## Rehabilitation & Therapy

- **Physical Therapy & Rehabilitation:** Save an average of **20%** at over **1,200 offices** with **4,000 providers** in 23 states.
- **Chiropractic Savings Program:** **Free initial consultation**, up to **50%** savings on diagnostic services, and unlimited treatments at up to **30%** savings from over **12,000 chiropractors**.
- **Speech Therapy:** Video conferencing technology for live, **one-on-one**, highly individualized speech therapy services.
- **Hearing Savings Program:** **Free hearing consultations** and exclusive discounts on the latest hearing aid technology.

## Wellness & Nutrition

- **SDO Nutrition:** Helps achieve **personal health goals**, maintain a healthy lifestyle, and manage chronic health conditions through **food and diet education**.

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# Harmony Care Benefits

Choose the plan that best fits your client's **needs and budget**.

Benefit	100A	100	200	200+	300	500	750	1000
<b>Hospital Confinement</b>								
Per Day	\$100	\$100	\$200	\$200	\$300	\$500	\$750	\$1,000
Max Days	30	30	30	30	30	30	30	30
<b>Doctor's Office Visits</b>								
Primary Care Per Day	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$75
Primary Care Max Days	3	3	5	5	5	5	5	5
Specialty Care Per Day	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$75
Specialty Care Max Days	3	3	5	5	5	5	5	5
<b>Emergency Room Visits</b>								
Per Day	–	\$50	\$50	\$50	\$50	\$50	\$75	\$100
Max Days	–	1	1	2	1	1	1	1

**Disclaimer:** The amount of benefits provided depends upon the plan selected; the premium will vary with the amount of the benefits selected. Please check the product certificate or master policy for complete details. THIS IS A GROUP ACCIDENT AND SICKNESS HOSPITAL INDEMNITY POLICY. IT PAYS BENEFITS REGARDLESS OF ANY OTHER INSURANCE. THE POLICY IS NOT A MAJOR MEDICAL OR COMPREHENSIVE MEDICAL HEALTHCARE POLICY. PLEASE READ THE CERTIFICATE OF INSURANCE CAREFULLY.

# Harmony Care Benefits

Higher-tier plans include additional benefits for diagnostic tests and surgical procedures.

Benefit	100A	100	200	200+	300	500	750	1000
<b>Diagnostic Tests*</b>								
Basic Pathology Per Day	–	–	\$50	\$50	–	\$50	\$50	\$75
Basic Pathology Max Days	–	–	1	3	–	2	2	3
Basic Radiology Per Day	–	–	\$50	\$50	–	\$50	\$50	\$75
Basic Radiology Max Days	–	–	1	3	–	2	2	3
<b>Surgery Benefits*</b>								
Inpatient Per Day	–	–	–	\$400	\$250	\$750	\$1,000	\$1,500
Inpatient Max Days	–	–	–	3	3	3	3	3
Outpatient Per Day	–	–	–	\$400	\$250	\$750	\$1,000	\$1,500
Outpatient Max Days	–	–	–	3	3	3	3	3
<b>Anesthesia Benefit</b>	–	–	–	20% of Surgery	20% of Surgery	20% of Surgery	20% of Surgery	20% of Surgery

\*Maximum benefit applies to **all diagnostic tests combined** on the same day - highest value paid.

\*\*Surgery benefits apply per day of surgery. If both inpatient and outpatient occur same day, **inpatient benefit paid**.

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# Harmony Care Benefits

Plans 300 and higher include mental health coverage for both inpatient and outpatient care.

Benefit	100A	100	200	200+	300	500	750	1000
<b>Mental Health - Inpatient</b>								
Per Day	–	–	–	–	\$150	\$250	\$375	\$500
Max Days Per Coverage Year	–	–	–	–	60	60	60	60
<b>Mental Health - Outpatient</b>								
Per Day	–	–	–	–	\$50	\$50	\$50	\$50
Max Days Per Coverage Year	–	–	–	–	20	20	20	20

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# Harmony Care Benefits

Accident coverage and critical illness benefits across multiple plan levels.

Benefit	100A	100	200	200+	300	500	750	1000
<b>Supplemental Accident*</b>								
Accident ER Per Day	–	–	–	–	\$250	\$250	\$250	\$250
Accident ER Max Days	–	–	–	–	1	1	1	1
Accident Admission Per Day	–	–	–	–	\$500	\$500	\$500	\$500
Accident Admission Max Days	–	–	–	–	1	1	2	3
<b>Accidental Death</b>	–	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Critical Illness</b>	–	–	–	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

\*Supplemental Accident benefits are **paid in addition** to regular Hospital/ER benefits.

**Accidental Death:** Spouse receives 50%, Dependent receives 25% of primary amount.

**Critical Illness:** \$1,000 per **original diagnosis** per family member.

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# Limitations and Exclusions for Harmony Care

- **30-day waiting period** for sickness benefits
- **12-month exclusion** for pre-existing conditions
- Excludes **experimental treatments, cosmetic surgery, dental care** and **pregnancy**
- Excludes **self-inflicted injuries, extreme sports, military duty**
- **Fixed indemnity benefits** with usage limitations per policy year


## **Pre-existing Condition Definition:**

Pre-existing condition means a condition (whether physical or mental), regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received from a Physician within a 12 month period preceding the effective date of coverage of the Covered Person.

Please refer to the complete policy certificate for full benefit details, limitations, and exclusions.



## Key Takeaways for Harmony Care

- **Eight plan levels** (100A - 1000) allow prospects to choose coverage that fits their budget
  - **Mental Health Benefits** on Plans 300 and above provide a powerful upselling opportunity
  - **Supplemental Accident Benefits** on Plans 300 and above pay in addition to regular benefits
  - **NCE Association Benefits** provide extensive discounts and services at no extra cost
  - **Fixed indemnity benefits** pay regardless of other insurance coverage
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# Thank You!

Continue to be great!



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