

# Premier Insurance Offer Review

Understanding the details and benefits of the Premier Insurance Offer

### **Premier Insurance Overview**

- Comprehensive coverage through NCE
- **Group Hospital** for various situations
- Group Accident and support tools
- Financial Assistance through coverage
- Peace of Mind support

## **Key Features and Benefits**

**Daily Hospital Coverage** 

**Accident Insurance** 

**Financial Support** 

Peace of Mind (varies by plan)

Additional Support through United States Fire Insurance



## **Cost Management Tools**



Cost Management System (CMS)
Expense Tracking System
Claims Support Access

## **How Cost Management Works**

- 1. Enroll through NCE
- 2. Submit claims easily
- 3. Track expenses online
- 4. Receive Explanation of Benefits (EOB)
- 5. Manage out-of-pocket costs
- 6. Simplified Reimbursement

### **Preventive Care and Wellness**

- Routine Check-ups Services
- Wellness Programs Benefits
- **Health Network** provides comprehensive care

## **Telehealth Services**

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

## **Advocacy and Support Services**

- Personalized healthcare advocacy
- **Guidance** assistance
- Options for care
- Comprehensive support

## 100 Plan (1/2)

### **Daily Hospital Confinement**

Coverage: \$100/day

■ Limit: **30 Days** 

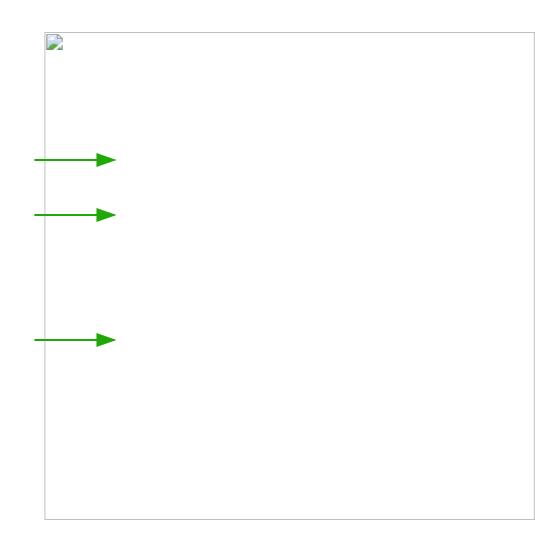
#### **Physician Office Visits**

Coverage: \$50/visit

■ Limit: 6 Days

#### **Emergency Room Visits**

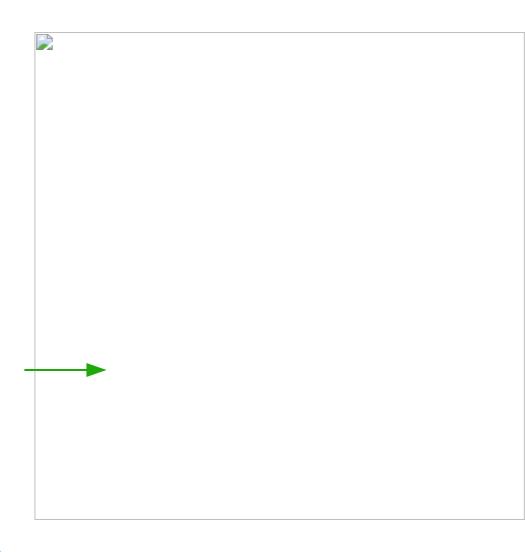
Coverage: \$50/day



## 100 Plan (2/2)

**Accidental Death Benefit** 

Amount: \$10,000



### 200A Plan (1/2)

#### **Daily Hospital Confinement**

Coverage: \$200/day

■ Limit: **30 Days** 

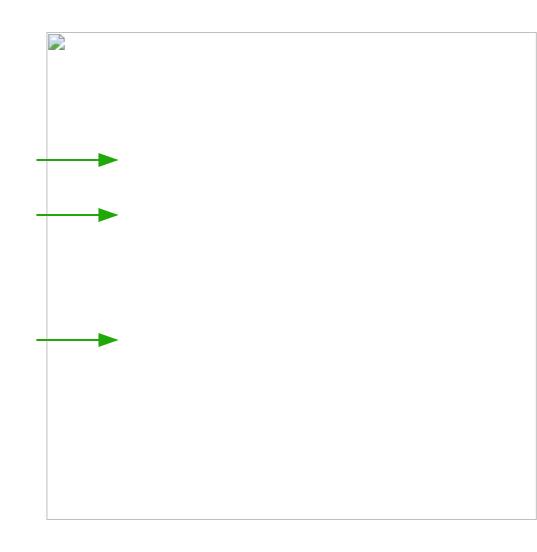
#### **Physician Office Visits**

Coverage: \$50/visit

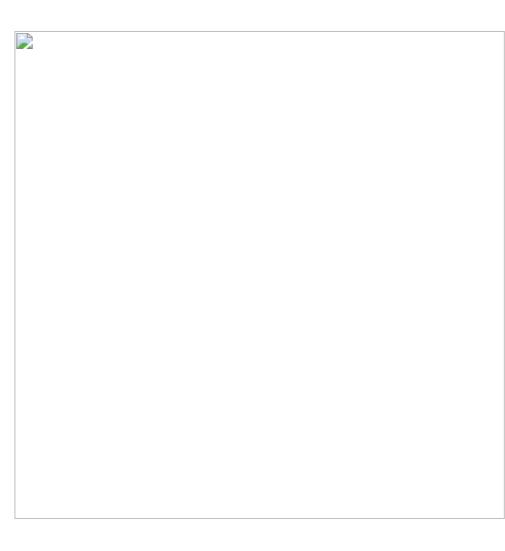
■ Limit: 6 Days

#### **Emergency Room Visits**

Coverage: \$50/day



# 200A Plan (2/2)



### 200+ Plan (1/2)

#### **Daily Hospital Confinement**

■ Coverage: \$200/day

■ Limit: **30 Days** 

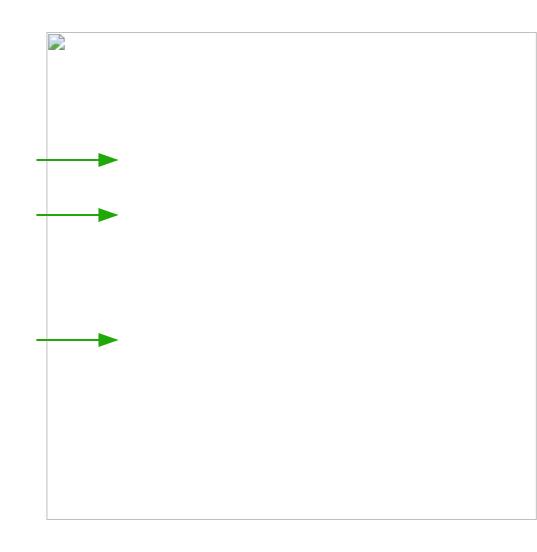
#### **Physician Office Visits**

Coverage: \$50/visit

■ Limit: 10 Days

#### **Emergency Room Visits**

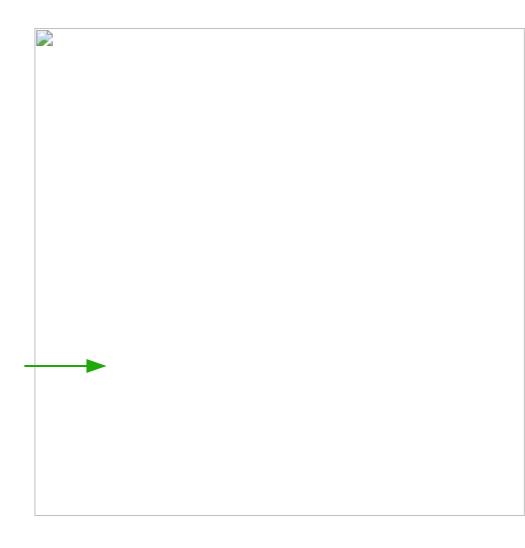
Coverage: \$50/day



## 200+ Plan (2/2)

**Hospital Admission Benefit** 

Amount: \$500



## 300 Plan (1/2)

### **Daily Hospital Confinement**

■ Coverage: \$300/day

■ Limit: **30 Days** 

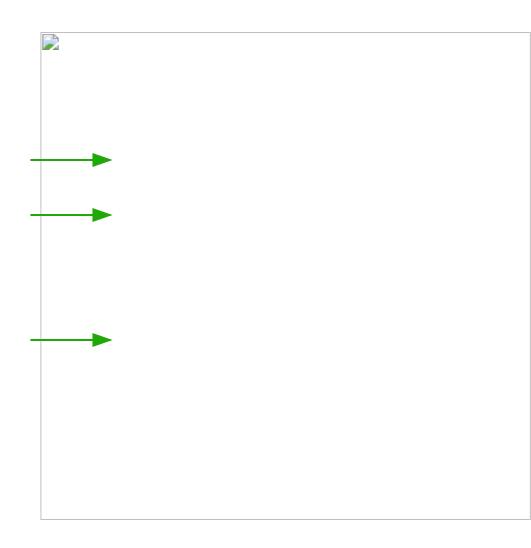
#### **Physician Office Visits**

■ Coverage: **\$50/visit** 

■ Limit: 10 Days

#### **Emergency Room Visits**

Coverage: \$50/day



## 300 Plan (2/2)

### **Inpatient Surgery Benefit**

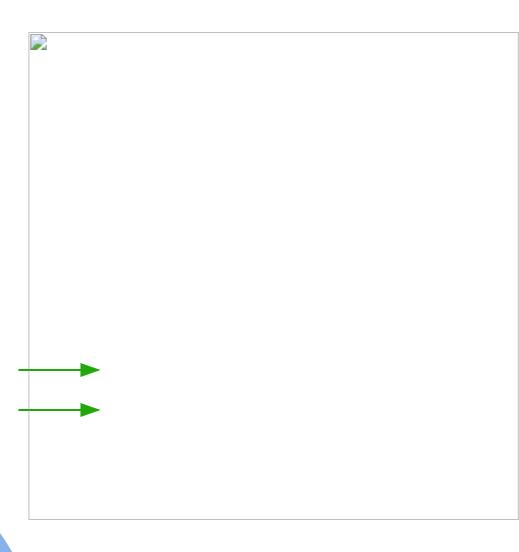
Amount: \$250/day

■ Limit: 3 Days

#### **Outpatient Surgery Benefit**

Amount: \$250/day

■ Limit: 3 Days



### 500 Plan (1/2)

### **Daily Hospital Confinement**

Coverage: \$500/day

■ Limit: **30 Days** 

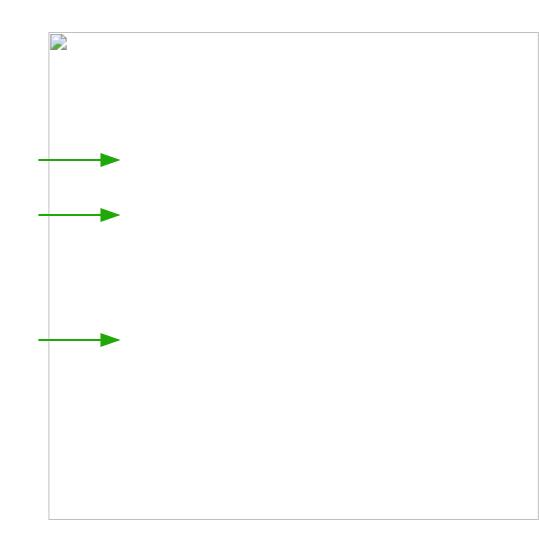
#### **Physician Office Visits**

Coverage: \$50/visit

■ Limit: 10 Days

#### **Emergency Room Visits**

Coverage: \$50/day



## 500 Plan (2/2)

### **Inpatient Surgery Benefit**

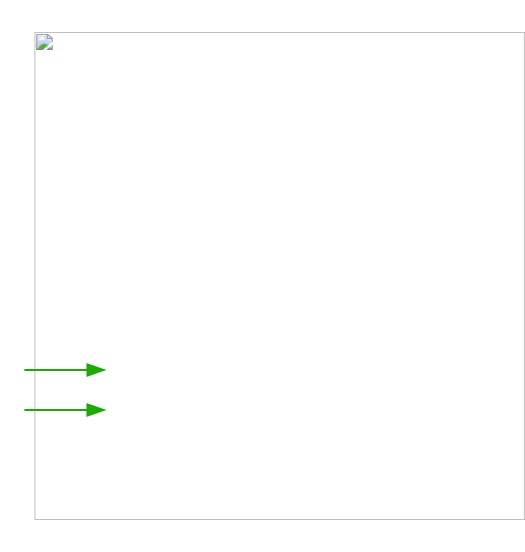
Amount: \$350/day

■ Limit: 3 Days

#### **Outpatient Surgery Benefit**

Amount: \$350/day

■ Limit: 3 Days



### 750 Plan (1/2)

### **Daily Hospital Confinement**

Coverage: \$750/day

■ Limit: **30 Days** 

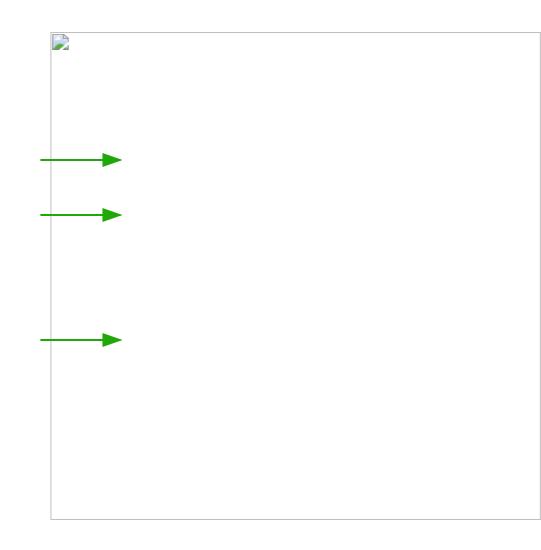
#### **Physician Office Visits**

Coverage: \$75/visit

■ Limit: 10 Days

#### **Emergency Room Visits**

Coverage: \$75/day



## 750 Plan (2/2)

### **Inpatient Surgery Benefit**

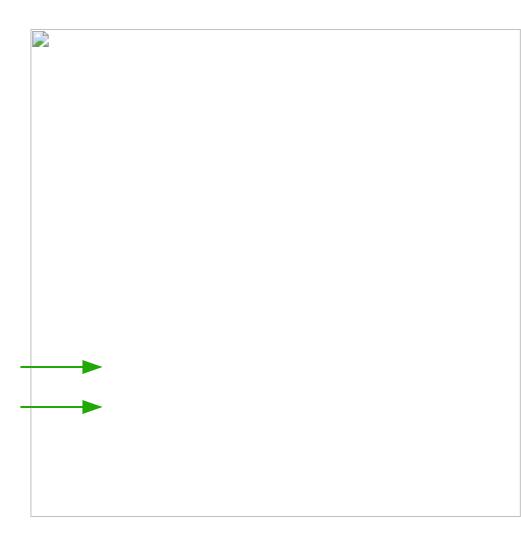
■ Amount: \$400/day

■ Limit: 3 Days

#### **Outpatient Surgery Benefit**

Amount: \$400/day

■ Limit: 3 Days



### 1000 Plan (1/2)

#### **Daily Hospital Confinement**

Coverage: \$1,000/day

■ Limit: **30 Days** 

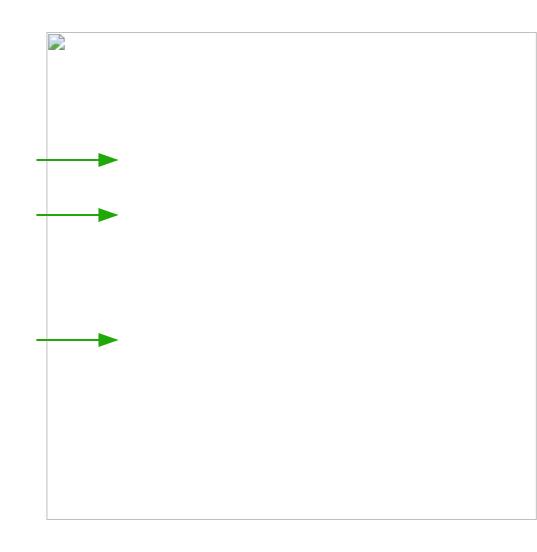
#### **Physician Office Visits**

Coverage: \$75/visit

■ Limit: 10 Days

#### **Emergency Room Visits**

Coverage: \$100/day



## 1000 Plan (2/2)

### **Inpatient Surgery Benefit**

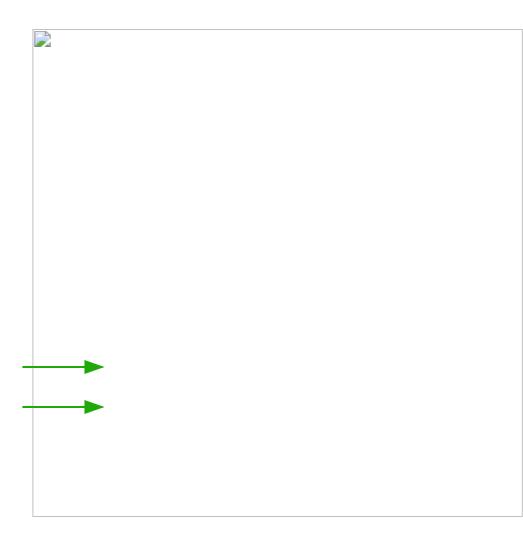
■ Amount: \$500/day

■ Limit: 3 Days

#### **Outpatient Surgery Benefit**

Amount: \$500/day

■ Limit: 3 Days



### 1000+ Plan (1/2)

#### **Daily Hospital Confinement**

Coverage: \$1,000/day

■ Limit: **30 Days** 

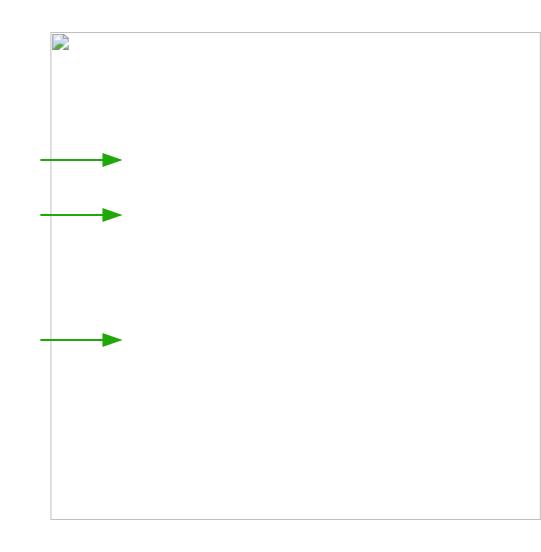
#### **Physician Office Visits**

Coverage: \$75/visit

■ Limit: 10 Days

#### **Emergency Room Visits**

■ Coverage: \$200/day



## 1000+ Plan (2/2)

### **Inpatient Surgery Benefit**

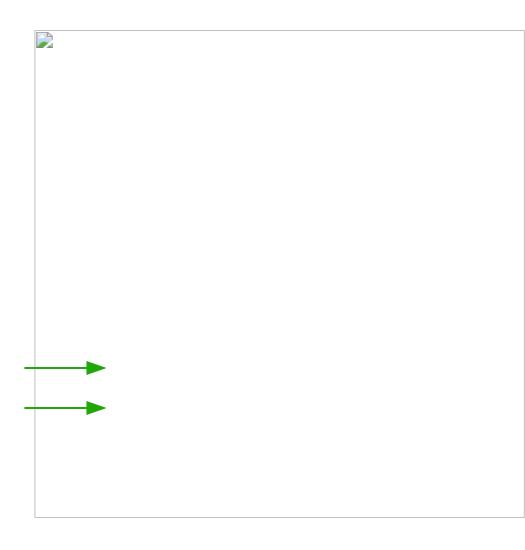
■ Amount: \$500/day

■ Limit: 3 Days

#### **Outpatient Surgery Benefit**

Amount: \$500/day

■ Limit: 3 Days



# Comparing the Plans

Feature	100 Plan	200A Plan	200+ Plan	300 Plan	500 Plan	750 Plan	1000 Plan	1000+ Plan
Hospital Confinement	\$100/day	\$200/day	\$200/day	\$300/day	\$500/day	\$750/day	\$1,000/day	\$1,000/day
Emergency Room	\$50/day	\$50/day	\$50/day	\$50/day	\$50/day	\$75/day	\$100/day	\$200/day
Physician Visits	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$50/visit	\$75/visit	\$75/visit	\$75/visit
Inpatient Surgery	-	-	-	\$250/day	\$350/day	\$400/day	\$500/day	\$500/day
Outpatient Surgery	-	-	-	\$250/day	\$350/day	\$400/day	\$500/day	\$500/day

### **Definitions and Limitations**

### **Coverage Conditions**

- Specific exclusions apply
- Not all conditions covered
- Details in policy

