

# Encore Health Plan Overview

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

## DISCLAIMER

FirstEnroll and AFE are not a subsidiary or affiliate of Zurich and use of FirstEnroll services are independent of, and not included within, the Hospital Indemnity Policy or any other Zurich product or service. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of FirstEnroll or AFE.

# **The Encore Health Plan benefits through the Association for Entrepreneurship**

Healthcare with a focus on affordability available through membership in the **Association for Entrepreneurship**

- **Accessibility to Primary care** for various situations (through AFE member benefits)
- **Mental health services** and support tools (through AFE member benefits)
- **Prescription Discounts** (through AFE member benefits)
- **Support for individuals and families** (through AFE member benefits)

# **Key Features and Benefits of the Association for Entrepreneurship**

**Primary Care Accessibility** (through AFE member benefits)

**Mental Health Services** (through AFE member benefits)

**Prescription Discounts** (through AFE member benefits)

# **Cost Management Tools through the Association for Entrepreneurship**

**Primary Digital Health** (through AFE member benefits)

**Advocacy Services** Support (through AFE member benefits)

## How Primary Digital Health Works

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

## **Primary Care and Mental Wellness**

- **Primary Care** Services (through AFE member benefits)
- **Mental Health** Programs (through AFE member benefits)

## Telehealth Services through AFE member benefits

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

## **Advocacy and Support Services through AFE member benefits**

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

# Basic Plans (Inpatient)

## 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



ZURICH

ENCORE

# Basic Plans (Outpatient)

## 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 lifetime (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 lifetime (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 # Admissions				\$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	\$1,000/day	\$1,500/day
ICU Daily Confinement # Days	\$500/day 5	\$1,000/day 5	\$2,000/day 5	\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
Inpatient Surgery # Days	\$500	\$500	\$500	\$500	\$500	\$1,000	\$1,000
Inpatient Anesthesia # Days	\$200	\$250	\$375	\$500	\$500	\$500	\$500
Inpatient Surgery - Blood Products # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Inpatient Surgery - Second Opinion # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
ZURICH ENCORE	1	1	1	1	1	1	1



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 3
Outpatient Surgery - ACS # Days	\$200	\$250	\$375	\$500	\$500	\$500	\$500
Outpatient Surgery - Urgent Care # Days	2	2	2	2	2	2	2
X-Ray # Days	\$50	\$50	\$50	\$100	\$100	\$100	\$100
Labs # Days	\$50	\$50	\$50	\$100	\$100	\$100	\$100
Specialty Radiology # Days	\$100	\$100	\$100	\$200	\$200	\$300	\$300
Critical Illness Rider # Days	\$5,000	\$2,500	\$5,000	\$7,500	\$7,500	\$10,000	\$10,000
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant # Days	1	1	1	1	1	1	1
Family Care # Days	\$250	\$250	\$250	\$300	\$300	\$400	\$400
Pet Care # Days	5	5	5	10	10	10	10
ZURICH ENCORE	5	5	5	10	10	10	10



Encore Health Hospital Indemnity Plans underwritten by Zurich American Insurance Company

MUST BE A MEMBER OF AFE TO ENROLL

# 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 lifetime (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	\$500/day	\$1,000/day	\$1,500/day
ICU Daily Confinement # Days	\$500/day 5	\$1,000/day 5	\$2,000/day 5	\$600/day	\$1,000/day	\$2,000/day	\$3,000/day
Inpatient Surgery # Days	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Inpatient Anesthesia # Days	\$200	\$250	\$375	\$500	\$500	\$500	\$500
Inpatient Surgery - Blood Products # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Inpatient Surgery - Second Opinion # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
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	\$250/Visit	\$400/Visit	\$200/Visit	\$250/Visit	\$250/Visit	\$400/Visit
Outpatient Surgery - ACS # Days	\$200	\$250	\$375	\$500	\$500	\$500	\$500
Outpatient Anesthesia # Days	2	2	2	2	2	2	2
Outpatient Surgery - Urgent Care # Days	\$150	\$150	\$150	\$150	\$150	\$150	\$150
X-Ray # Days	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Labs # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Specialty Radiology # Days	2	2	2	2	2	2	2
Critical Illness Rider # Days	\$5,000	\$2,500	\$5,000	\$7,500	\$7,500	\$7,500	\$10,000
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant							
Family Care # Days	\$250	\$250	\$250	\$300	\$300	\$300	\$400
Pet Care # Days	5	5	5	10	10	10	10

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	\$250/Visit	\$400/Visit	\$200/Visit	\$250/Visit	\$250/Visit	\$400/Visit
Outpatient Surgery - ACS # Days	\$200	\$250	\$375	\$500	\$500	\$500	\$500
Outpatient Anesthesia # Days	2	2	2	2	2	2	2
Outpatient Surgery - Urgent Care # Days	\$150	\$150	\$150	\$150	\$150	\$150	\$150
X-Ray # Days	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Labs # Days	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Specialty Radiology # Days	2	2	2	2	2	2	2
Critical Illness Rider # Days	\$5,000	\$2,500	\$5,000	\$7,500	\$7,500	\$7,500	\$10,000
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant							
Family Care # Days	\$250	\$250	\$250	\$300	\$300	\$300	\$400
Pet Care # Days	5	5	5	10	10	10	10



Encore Health Hospital Indemnity Plans underwritten by Zurich American Insurance Company

MUST BE A MEMBER OF AFE TO ENROLL

# 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 lifetime (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	\$250/day 31	\$500/day 31	\$1,000/day 31	\$2,000/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	\$1,500 1	\$1,500 1	\$1,500 1	\$1,500 1	\$1,500 1	\$1,500 1	\$1,500 1
Inpatient Anesthesia # Days	\$375 1	\$375 1	\$375 1	\$375 1	\$375 1	\$375 1	\$375 1
Inpatient Surgery - Blood Products # Days	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1
Inpatient Surgery - Second Opinion # Days	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1



ZURICH

ENCORE

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	\$375 2	\$375 2	\$375 2	\$200 1	\$250 2	\$375 2	\$500 2
Outpatient Anesthesia # Days	\$75 2	\$75 2	\$75 2	\$50 2	\$50 2	\$75 2	\$100 2
Outpatient Surgery - Urgent Care # Days	\$150 2	\$150 2	\$150 2	\$100 2	\$100 2	\$150 2	\$150 2
X-Ray # Days	\$50 2						
Labs # Days	\$100 2						
Specialty Radiology # Days	\$200 1	\$200 1	\$200 1	\$100 1	\$100 1	\$200 1	\$300 1
Critical Illness Rider # Days	\$5,000 1	\$5,000 1	\$5,000 1	\$5,000 1	\$5,000 1	\$7,500 1	\$10,000 1
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant # Days	\$2,500 5	\$2,500 5	\$2,500 5	\$1,000 10	\$1,000 10	\$1,000 10	\$400 10
Family Care # Days	\$300 5	\$300 5	\$300 5	\$100 10	\$100 10	\$100 10	\$100 10
Pet Care # Days	\$150 5	\$150 5	\$150 5	\$100 10	\$100 10	\$100 10	\$100 10

ZURICH

ENCORE

Encore Health Hospital Indemnity Plans underwritten by Zurich American Insurance Company

MUST BE A MEMBER OF AFE TO ENROLL

# 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 lifetime (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 # 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	\$3000 1	\$3000 1	\$3000 1	\$3000 1	\$3000 1	\$3000 1	\$3000 1
Inpatient Anesthesia # Days	\$200 1	\$250 1	\$375 1	\$200 1	\$250 1	\$375 1	\$500 1
Inpatient Surgery - Blood Products # Days	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1
Inpatient Surgery - Second Opinion # Days	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1	\$100 1



ZURICH

ENCORE

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 2	\$250 2	\$375 2	\$200 2	\$250 2	\$375 2	\$500 2
Outpatient Anesthesia # Days	\$60 2	\$80 2	\$75 2	\$60 2	\$80 2	\$75 2	\$100 2
Outpatient Surgery - Urgent Care # Days	\$150 2						
X-Ray # Days	\$50 2						
Labs # Days	\$100 2						
Specialty Radiology # Days	\$300 1						
Critical Illness Rider # Days	\$5,000 1	\$2,500 1	\$5,000 1	\$5,000 1	\$7,500 1	\$7,500 1	\$10,000 1
Cancer, Heart Attack, Stroke, Paralysis, Kidney Failure, Major Organ Transplant # Days							
Family Care # Days	\$250 5	\$250 5	\$250 5	\$250 5	\$300 10	\$300 10	\$400 10
Pet Care # Days	\$150 5	\$150 5	\$150 5	\$150 5	\$150 10	\$150 10	\$150 10

ZURICH

ENCORE

Encore Health Hospital Indemnity Plans underwritten by Zurich American Insurance Company

MUST BE A MEMBER OF AFE TO ENROLL

# 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 lifetime	\$2,500/1 per lifetime	\$5,000/1 per lifetime	\$7,500/1 per lifetime	\$10,000/1 per lifetime
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	\$100/3 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 included 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

FirstEnroll and AFE are not a subsidiary or affiliate of Zurich and use of FirstEnroll services are independent of, and not included within, the Hospital Indemnity Policy or any other Zurich product or service. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of FirstEnroll or AFE.