

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+)
- **Diagnostic & Surgery Benefits** - X-ray, lab tests, and surgical procedures (higher-tier plans)
- **Accident & Critical Illness Benefits** - Supplemental accident coverage and critical illness protection
- **QuestSelect™ Laboratory Services** - Unlimited lab testing (all plans)

Association Benefits through NCE

NCE provides discounts for various health and wellness services. Save money on **medical care, prescriptions, dental, vision, and therapy services.**

Medical Support: Medical Bill Negotiations • 24/7 Nurse Help Line • Laboratory Savings • Medical Supplies & Equipment (20-50% off)

Dental & Vision: Aetna Dental Access® Network* (15-50% savings) • OUTLOOK Vision Network* (10-50% off eyeglasses)

Prescriptions: Prescription Discount Card (55% generic, 15% brand-name) • MedAfford Global (up to 80% off) • Diabetic Supplies (20-85% off)

Therapy & Rehabilitation: Physical Therapy (avg 20% savings) • Chiropractic (free consultation, up to 50% off) • Speech Therapy • Hearing (free consultations)

Wellness & Natural Health: SDO Nutrition • CBD Products • Vitamins & Supplements (up to 75% off)

*Aetna Dental and OUTLOOK Vision 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/>.

Harmony Care + Benefits

Choose the plan that best fits your **needs and budget**. All plans offer the **same core benefits** with varying benefit amounts.

Benefit	100A	100	200	200+	300	500	750	1000
Hospital Confinement								
Per Day	\$100	\$100	\$200	\$200	\$300	\$500	\$750	\$1,000
Max Days	30	30	30	30	30	30	30	30
Doctor's Office Visits								
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
Emergency Room Visits								
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
Diagnostic Tests*								
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
Surgery Benefits**								
Inpatient Per Day	-	-	-	\$400	\$400	\$750	\$1,000	\$1,500
Inpatient Max Days	-	-	-	3	3	3	3	3
Outpatient Per Day	-	-	-	\$400	\$400	\$750	\$1,000	\$1,500
Outpatient Max Days	-	-	-	3	3	3	3	3
Anesthesia Benefit	-	-	-	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
Mental Health - Inpatient								
Per Day	-	-	-	-	\$150	\$250	\$375	\$500
Max Days Per Year	-	-	-	-	60	60	60	60
Mental Health - Outpatient								
Per Day	-	-	-	-	\$50	\$50	\$50	\$50
Max Days Per Year	-	-	-	-	20	20	20	20

Mental Health Benefits are available on Plans 300, 500, 750, and 1000 only.

Coverage includes licensed mental health facilities and outpatient therapy sessions.

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Harmony Care + Benefits

Enhanced accident coverage and critical illness benefits across multiple plan levels.

Benefit	100A	100	200	200+	300	500	750	1000
Supplemental Accident*								
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
Accidental Death	-	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Critical Illness	-	-	-	\$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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Harmony Care + Benefits

QuestSelect™ Laboratory Services are available across all plan levels at no additional cost.

Benefit	100A	100	200	200+	300	500	750	1000
QuestSelect™ Lab Services	Unlimited							

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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** (except accidents)
- 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 + Sales

- **Eight plan levels** (100A - 1000) allow prospects to choose coverage that fits their budget
- **Mental Health Benefits** on Plans 300+ provide a powerful upselling opportunity
- **All plans include QuestSelect™ Lab Services** - immediate value for every prospect
- **Supplemental Accident Benefits** on Plans 300+ 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

Thank You!

Continue to be great!



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