

# Zurich Supplemental Gap Medical Insurance Highlights



This group supplemental GAP medical plan is designed to fill the gaps of an underlying major medical plan. It reimburses an individual's eligible expenses that have been applied to the major medical plan's deductible or coinsurance provision up to the benefit amount selected, whether it be expenses for an inpatient hospital stay or outpatient medical treatment.

## Product features

- Inpatient benefits up to \$10,000 per covered person per benefit year (family limit options: none, 2x or 3x)
- Outpatient benefit type I available up to \$5,000 per occurrence: 2 occurrences per person (4 per family) per benefit year
- Outpatient benefit type II available up to \$5,000 per covered person per benefit year (family limit options: none, 2x or 3x)
- "One bucket" options available, providing a simplified benefit structure by combining inpatient and outpatient benefits
- Plans may include an optional Outpatient Doctor's Office Visit Benefit for maximum coverage
- Plans may include a deductible option (Traditional and HSA-compatible options)
- Guaranteed Issue and No Pre-Existing Condition limitation
- Available on an employer-paid basis or voluntary basis
- Benefits are assignable
- Dual Plan options and buy-up options are available

This product does not pay 100% of out-of-pocket expenses. Please refer to the policy or certificate for benefit descriptions, a full list of exclusions and other limitations.

## Advantages of Zurich Gap

- A gap plan reduces an insurer's exposure to deductible and coinsurance charges
- New plan versions also include coverage for mental/nervous conditions, substance abuse treatment, newborn nursery care and durable medical equipment.
- Spreadsheet enrollments accepted.
- Composite rates are available for all groups.
- Minimum enrollment is two people. No other participation requirements (unless required by state law).
- **Claim form is not required**

## Key requirements and expense eligibility

- Expenses must be the result of medically necessary treatment for a covered injury or sickness.
- Expenses must be covered by the insured person's major medical plan and applied to an out-of-pocket expense (deductible, coinsurance or copay).
- Plan uses major medical plan's EOB (explanation of benefits) as a basis for determining the eligible out-of-pocket expense, along with an itemized bill that includes procedures and diagnosis codes.

To learn more about Zurich Supplemental Gap Medical Insurance, contact your broker or Zurich representative or visit us online at [www.zurichna.com/insurance/accident/gap-health-insurance](http://www.zurichna.com/insurance/accident/gap-health-insurance).

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Coverage may not be available in all states or certain terms, conditions, and exclusions may be different where required by state law This insurance provides limited benefits Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance Further, this insurance is not a minimum essential benefit as set forth under the Patient Protection and Affordable Care Act.