



Zurich Supplemental Gap Medical Insurance

Because health insurance deductibles create a gap that needs to be filled



As employees shoulder a greater share of healthcare costs, supplemental health benefits can help individuals manage out-of-pocket medical expenses without relying on their savings.

Zurich Supplemental Gap Medical Insurance is designed to help limit exposure to out-of-pocket medical expenses when the primary health insurance deductible has not been met.

Our plans are flexible to meet the needs of each employer group.



Related offerings

- Customizable accident coverages include Group Personal Accident and Accidental Death and Dismemberment (basic and voluntary AD&D)
- Critical Illness Insurance, which provides benefits related to cancer, heart attack, and other conditions
- Travel Protection and Business Travel Accident and other travel solutions, including Zurich Travel Assist services
- Specialty health solutions and more

High-deductible healthcare plans require employees to pay for most of their medical expenses until the healthcare deductible has been satisfied. Zurich's Supplemental Gap Medical Insurance can help by providing coverage when employees have not met their healthcare deductible.



Key features:

- Coverage is provided for most inpatient and outpatient services that are covered by the underlying primary healthcare plan and applied to the deductible or coinsurance provision.
- Benefits are paid directly to the medical service provider. Claim forms are not necessary in most cases when an assignment of benefits exists.
- Employers can choose a variety of coverage options. Inpatient and outpatient benefits can be different, or a combined benefit covering both inpatient and outpatient benefits can be requested. Deductibles can be added to the plan to manage premium costs.
- Plans can also include benefits for doctor's office visits.
- Employer-paid, voluntary, and dependent buy-up options are available. Monthly premiums can be based on the employee's attained age or a composite rating for the group can be provided.
- Coverage can be configured to be compatible with high-deductible health plans using health savings accounts.*
- Coverage can be layered with other Zurich Accident & Health benefits including Critical Illness Insurance, Group Personal Accident coverage, and Hospital Indemnity Insurance.

By offering Supplemental Gap Medical Insurance, the employer can:

- Recruit new employees and retain top talent.
- Decrease the cost of health care expenses by selecting higher-deductible plans and supplementing with Gap Medical Insurance.

*Some product configurations may not be compatible with high-deductible health plans involving a tax-advantaged health savings account (HSA).

**Zurich Supplemental
Gap Medical Insurance:
How we deliver**

Zurich's Underwriters:

- Listen to understand the specific needs of each organization.
- Customize group-priced benefit solutions.
- Simplify the administration of your program.

We provide:

- Single point of contact, as well as an administration that details processes, form, and group/individual contact information.
- Flexible plans that can be customized for the specific needs of each organization
- The capability to work within a wide range of benefits administration platforms, whether managed by a broker or vendor.
- A dedicated support team for coordination of plan development, marketing, administration onboarding, and program management.

At Zurich, our customers' needs remain at the heart of everything we do.

To learn more about Zurich Supplemental Gap Medical Insurance, contact your broker or Zurich representative today, or visit us online at www.zurichna.com/insurance/accident.

Zurich

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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.

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