

## Flex Shield



Companies seeking a better way to help manage their people risk, control benefit costs and attract and retain talented employees have an effective solution: Flex Shield. With Flex Shield, companies can provide broad, affordable accident and sickness coverage for employees who are not covered by traditional employee benefit programs and for employees who want to supplement other insurance coverages.

Drawing on more than 40 years experience as an insurance leader, the Accident & Health Division designed Flex Shield to combine some of the most wanted employee benefit coverages into one convenient package. And it offers flexible funding and coverage options to meet the needs of all types of organizations and create a benefit program employees will value and use.

### Flex Shield Advantages for Employers

Offers an innovative way to extend coverage to all employees and improve benefit packages in a competitive hiring environment

- Offers a choice of four coverage designs—Bronze, Silver, Gold and Platinum—with varying benefit amounts and premium rates
- Provides a choice of four funding options with varying premium rates:
  - 50%–100%, 25%–49% or 1%–24% employer funded
  - 100% employee funded
- Is supported by advanced technology to reduce costs for employers and simplify administration at every level—from issuance to fulfillment and claims processing

### Flex Shield Advantages for Employees

- Pays first-dollar cash benefits directly to employees without deductibles or copayments, in addition to any other insurance

- Allows employees to use the money for nonreimbursed medical expenses, alternative treatments or any other purpose
- Helps benefit dollars go further through access to reduced rates from a nationwide network of premier physicians and hospitals as well as a nationwide prescription drug discount card
- May provide coverage for spouses and dependent children
- Is offered on a guaranteed-issue basis
- Provides other attractive features including no lifetime maximum benefit, coverage for pre-existing plans (employer-funded plans only) and continuation of coverage when participants leave the group
- Offers 24/7 toll-free telephone access to experienced registered nurses through a confidential Nurseline
- Delivers responsive customer service and patient advocacy

## Accident & Health **Flex Shield**

### Broad Coverage with Flexible Benefit Options

Flex Shield pays employees a fixed amount for covered expenses. Employers have a choice of four coverage options—Bronze, Silver, Gold and Platinum—as shown below.

Benefit	Bronze	Silver	Gold	Platinum
Physician office visits (limit 5 per year per insured; overall annual limit 10 per family)	\$50 per visit	\$50 per visit	\$75 per visit	\$75 per visit
Diagnostic X-ray and lab tests (limit 5 per year per insured; overall annual limit 10 per family)	\$100 per test	\$100 per test	\$100 per test	\$100 per test
Wellness/health screening tests (limit 3 per year per insured; physician-supervised)	\$50 per test	\$50 per test	\$50 per test	\$50 per test
Well-baby care visits (limit 6 per year for dependent child up to 6 months)	\$50 per visit per insured baby	\$50 per visit per insured baby	\$50 per visit per insured baby	\$50 per visit per insured baby
Emergency room visits (covered accidents only; limit 4 per year per insured)	\$50 per visit	\$50 per visit	\$75 per visit	\$75 per visit
Hospital admission (inpatient admission for a covered accident or sickness)	\$250 per admission	\$500 per admission	\$750 per admission	\$1,000 per admission
Daily hospital confinement (limit 30 days per inpatient confinement for a covered accident or sickness)	\$200 per day (\$6,000 maximum)	\$400 per day (\$12,000 maximum)	\$600 per day (\$18,000 maximum)	\$1,000 per day (\$30,000 maximum)
Intensive care (additional payment per day; limit 30 days per ICU confinement)	\$250 per day (\$7,500 maximum per confinement)	\$500 per day (\$15,000 maximum per confinement)	\$750 per day (\$22,500 maximum per confinement)	\$1,000 per day (\$30,000 maximum per confinement)
Surgery (due to covered accident or illness; performed by physician)	N/A	Maximum of \$500 for surgery per scheduled amount	Maximum of \$1,500 for surgery per scheduled amount	Maximum of \$2,000 for surgery per scheduled amount
Anesthesia (paid as percentage of surgical benefit)	N/A	Maximum of \$125	Maximum of \$375	Maximum of \$500
Accidental death (spouse covered for 50% of accidental death benefit; child for 25%)	\$5,000	\$5,000	\$5,000	\$5,000

For more information, contact your local Accident & Health Office.

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Flex Shield pays indemnity-based benefits for a covered injury or sickness. Flex Shield is not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Benefits and coverages may vary by state. This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy (series N2000) shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.