

CASE STUDY

LEVREDGE

Went Above and Beyond to Help Erica After an Unexpected Injury

Meet Erica. She's a full-time employee and an avid hiker. During a weekend trip with friends, one misstep on the trail left her with a painful ankle injury. Unsure whether it was serious enough for the ER, Erica turned to her LEVREDGE benefits for guidance.

She Got Quick Reassurance

Not wanting to overreact or risk waiting too long, Erica used her 24/7 Virtual Urgent Care benefit. Within minutes, a quick phone consult gave her clarity: it was time to head to the hospital.

An Emergency Room Visit That Added Up Fast

At the ER, doctors confirmed the injury was a fracture. Erica was admitted for treatment. That care came with a price tag.

\$800	ER Bill
\$800	Imaging, Supplies, Boot, and Crutches
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\$1,600	TOTAL

Major medical insurance covered most of it, but Erica still owed **\$600**



But Here's Where the Indemnity Plan Kicked In

Because Erica was enrolled in the plan, she received cash payments to help cover her out-of-pocket costs for covered events:

\$100 for the ER visit
+ **\$250** for the hospital admission

\$350 Total Payout

She received \$350 in cash payouts, which lowered her final cost to just **\$250**.

Recovery Support Mattered Too

While healing, Erica utilized her Employee Assistance Program (EAP)* for two complimentary virtual therapy sessions and financial coaching, which helped her manage both the emotional and financial aspects of her recovery.

THE TAKEAWAY



Erica cut her medical bill by **over 50%** and still got fast, free virtual care and extra emotional and financial support at no extra cost.

Note: these aren't real people. The following examples illustrate how LEVR Health opens doors to better benefits for families and health issues of all shapes and sizes.

*Non-insurance benefits are not affiliated with the Group Hospital Fixed Indemnity Insurance Plan coverage provided by United States Fire Insurance Company.

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