

CASE STUDY

When Life Got Bumpy, LEVREDGE Smoothed the Road



Meet Sam. He's a full-time employee and dad of two young kids. Sam juggles work, family life, and trying to keep everyone healthy. That's why he chose to enroll in LEVREDGE, a preventive healthcare program that includes a group fixed hospital indemnity plan, 24/7 virtual urgent care*, and counseling services. Turns out that one decision made a big difference for his family.

His Son Got Sick.

Late one night, Sam's 5-year-old son Jalen came down with a fever and sore throat. Instead of scrambling to find an after-hours clinic or waiting until morning, Sam used the LEVREDGE's 24/7 Virtual Urgent Care.

10 MIN to connect with a doctor by phone.

\$15 for over-the-counter medicine

No long wait, no expensive urgent care bill, no added stress.

Then Sam Got Sick, Too.

A few days later, Sam started having sharp stomach pains. He ended up in the emergency room and was admitted overnight to treat dehydration caused by viral gastroenteritis.

\$1,200 — ER Bill

\$2,000 — Hospital Stay

After his major medical insurance paid its part, Sam was still responsible for **\$1,100**

But Here's Where the Indemnity Plan Kicked In

Because Sam was enrolled in the plan, he received cash payments to help cover his out-of-pocket costs:

\$100 for the ER visit
+ **\$500** for the hospital admission
+ **\$200** for the overnight stay

\$800 Total Payout

That left Sam with only **\$300** to pay out of pocket — a huge relief for his budget.

The Takeaway

Sam's simple choice to enroll in LEVREDGE meant he and his son got fast, affordable care when it was needed most. No claim headaches, no surprise bills — just help when life gets bumpy.

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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This is a brief description of coverage provided under group policy form numbers HIP-30000P & HIP-30000R-HSI, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may vary or may not be available in all states.

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