

Gap Insurance



NexStep GAP insurance is an employee benefit designed to work “hand in hand” with your medical plan to enhance overall benefits for employees and dependents as well as save you money.

First dollar benefits to help lower out-of-pocket expenses. This benefit pays the difference (up to the maximum) between the benefits paid by the health plan and the actual expenses incurred.

NexStep Gap Insurance	Core Plan Monthly Rates	Buy-Up Plan Monthly Rates
Under Age 40		
Employee Only	\$33	\$46
Employee + Spouse	\$59	\$82
Employee + Child(ren)	\$77	\$112
Employee + Family	\$103	\$148
Age 40 - 49		
Employee Only	\$41	\$58
Employee + Spouse	\$74	\$104
Employee + Child(ren)	\$92	\$116
Employee + Family	\$122	\$162
Age 50 +		
Employee Only	\$84	\$118
Employee + Spouse	\$152	\$213
Employee + Child(ren)	\$144	\$207
Employee + Family	\$211	\$302

Gap Insurance (continued)

Coverage Highlights

CORE PLAN	BUY-UP PLAN
<p>Out Patient Benefit</p> <ul style="list-style-type: none"> ■ Up to \$2,000 per condition per year for a total of four occurrences per year regardless of number of covered family members <ul style="list-style-type: none"> ■ Surgery in an out-patient facility or Physician’s office ■ Emergency Room – Accident or Sickness ■ Outpatient Radiation or Chemotherapy ■ X-ray, lab, MRI’s, physical therapy, Chiropractic Care or diagnostic testing <p>In Patient Benefit</p> <ul style="list-style-type: none"> ■ \$2,000 max benefit for 1 qualifying event for each covered family member <ul style="list-style-type: none"> ■ Surgery, Physician’s charges, hospital misc. charges ■ X-ray, lab, diagnostic testing ■ 15 hours as bed patient qualifies for inpatient benefits 	<p>Out Patient Benefit</p> <ul style="list-style-type: none"> ■ Up to \$2,000 per condition per year for a total of four occurrences per year regardless of number of covered family members <ul style="list-style-type: none"> ■ Surgery in an out-patient facility or Physician’s office ■ Emergency Room – Accident or Sickness ■ Outpatient Radiation or Chemotherapy ■ X-ray, lab, MRI’s, physical therapy, Chiropractic Care or diagnostic testing <p>In Patient Benefit</p> <ul style="list-style-type: none"> ■ \$4,000 max benefit for 1 qualifying event for each covered family member <ul style="list-style-type: none"> ■ Surgery, Physician’s charges, hospital misc. charges ■ X-ray, lab, diagnostic testing ■ 15 hours as bed patient qualifies for inpatient benefits

