



Zurich Employee Benefit Solutions

Flexible solutions that help businesses recruit and retain top talent



Talent competition has intensified. Zurich Employee Benefit Solutions can help businesses show their deep commitment to employee well-being. Our customizable insurance solutions offer a financial safety net for a range of illnesses and injuries with no restrictions on how the payout is used.



Why offer Employee Benefit Solutions?

Zurich Employee Benefit Solutions can help ease stress and worry, allowing employees to perform at their full potential. A strong benefits package shows current and potential future employees that the company is investing in their health... and their future.

Related offerings

- Special Risk coverages for schools, churches, and other organizations that sponsor activities and travel.
- Occupational Accident coverages.
- Specialty health solutions.
- Affinity Solutions for eligible groups and credit unions.

Zurich Employee Benefit Solutions offer businesses the flexibility to choose health-related coverage options that their employees will value. Our solutions are easy to administer and access, with affordable coverages available for employees, spouses, and dependents. Plans are customizable and premiums can be payroll-deducted or employer-paid.

Benefit options



Hospital Indemnity

Provides daily cash payments if a covered employee or dependent requires hospital care due to an accident or illness. In addition to hospitalization, other options include daily benefits for additional medical care facilities, surgery, ambulance, ER, urgent care, lab tests, x-rays and more.



Personal Accident

- Accident Indemnity or Accident Medical Expense – Provides various levels of coverage for accident-related injuries.
- Accidental Death & Dismemberment – Paid for by the group or the individual, this provides a lump-sum cash payment in the event of death, dismemberment, or loss of use of a limb due to an accident.
- Accident Disability – Provides weekly payments in the event an insured is disabled due to an accident and unable to work.



Supplemental Gap Medical Insurance

Helps limit exposure to out-of-pocket medical expenses by providing coverage when employees have not met their healthcare deductible. Plans include benefits for inpatient expenses, outpatient expenses, or a combination of both. Plans can also include benefits for doctor office visit co-pays for maximum coverage.



Critical Illness

Provides a lump-sum payment upon diagnosis of a critical illness or impairment. Coverage options include heart and circulatory disease, cancer, paralysis, major organ failure requiring a transplant, loss of use of a limb and more.



Travel Protection and Business Travel Accident

Coverage for travel while on the clock or off, with options that include benefits for evacuation, emergency medical expenses, accidental death, travel inconveniences like trip cancellation and bag delay, and more. All plans include multi-lingual travel and security assistance provided by Zurich Travel Assist™ – 24/7/365 – wherever you are.

Through a collaborative underwriting approach, we work with you to tailor a plan to your group's profile, preferences, and priorities. Additional benefits are available, each designed for peace of mind.

Zurich Employee Benefit Solutions: How we deliver

Zurich's Accident & Health team is committed to providing a streamlined journey from initial plan design through ongoing support and claims handling.

We offer:

- Flexible plans that can be customized for the specific needs of each group.
- Group- and payroll-specific rate sheets in a functional format that facilitates enrollment and system integration.
- Access to our seamless online enrollment and administration platform. Contact your Zurich representative to view a demo.
- 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.



Why Zurich?

Global reach

- Managing complex risks for 7,600 International programs through our global network.
- Providing comprehensive solutions and insights for 25 industries.
- More than 95 percent of Fortune 500 companies as customers.

Recognition

- A+/stable and AA/stable ratings for financial strength¹
- Winner of Social Equity and Community Empowerment Award²
- Named to Forbes' list of America's Best Large Employers 2021³
- Named to Bloomberg's Gender Equality Index⁴

For more information about Zurich Employee Benefit Solutions, please contact:

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References

1. A+/stable rating from A.M. Best and AA/stable from Standard & Poor's as of February 17, 2022. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings, visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
2. "Insurance Industry Honors Diversity, Equity and Inclusion Leaders." American Property Casualty Insurance Association. 17 March 2021.
3. "America's Best Large Employers 2021." Forbes.
4. "Bloomberg's 2021 Gender-Equality Index Reveals Increased Disclosure as Companies Reinforce Commitment to Inclusive Workplaces." 27 January 2021.

Zurich

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