



**ZURICH AMERICAN INSURANCE COMPANY**

Plan Administrator Office:  
PO Box 689070  
Franklin, TN 37068-9070

July 19, 2024



John Q Sample  
2234  
CITY OF TEXAS, TX 75002 0



1035281-ZURHAP-0

**\*\*\*NOTIFICATION OF CHANGE\*\*\***

**RE: Zurich American Insurance Company will be your new carrier for your Recuperative Care Plan through BB&T  
Coverage ID: 800046438**

Dear JOHN Q SAMPLE:

Effective 10/01/2021, Zurich American Insurance Company ("Zurich") will be the new carrier for your Recuperative Care Plan. Your current coverage underwritten by Federal Insurance Company, a Chubb company ("Chubb"), will end effective 10/01/2021.

The change from Chubb to Zurich will not interrupt your coverage, and the plan benefits are still payable directly to you to spend for whatever you need. All claims incurred prior to your 10/01/2021 effective date will be filed with Chubb, and claims incurred on or after your 10/01/2021 effective date will be filed with Zurich.

Please note that the benefits provided under the new plan may be different than under your current plan. Your rates under the new plan will remain the same. It is important that you read the enclosed Certificate/Policy carefully for details of your new plan benefits, limitations, exclusions, and terms of coverage provided by Zurich. Your premium amount is shown on the enclosed Summary of Benefits, and your continued payment of the premium on your premium due date will constitute acceptance of the new plan.

Thank you for your participation in the plan. If you have any questions or need to file a claim, please visit the Plan Administrator at [fmservice.com](http://fmservice.com) or call toll-free at 1-844-306-0763 weekdays, 7:00 a.m. to 8:00 p.m. CT.

Sincerely,

Andrea L. Heger  
Licensed Insurance Agent #2277322\*

\*Licensed in all applicable jurisdictions

Insurance is underwritten by Zurich American Insurance Company.

The Plan Administrator is Franklin Madison Group LLC. Please submit all correspondence and claim forms to the Plan Administrator's processing center at PO Box 689070, Franklin, TN 37068-9070.

ZCVNUS  
7/2024

