

Supplemental Benefits: Accident, Hospital Care, and Critical Illness

Supplemental Benefits: Cash in Hand When You Need It Most

Healthcare costs can be unpredictable and sometimes overwhelming. Supplemental benefit plans provide valuable financial protection beyond what your existing health insurance may already cover. These plans can help alleviate the financial burden associated with unexpected medical expenses, giving you peace of mind knowing that you and your family are better prepared for life's uncertainties.

InspereX offers three supplemental benefit plans that can specifically help offset out-of-pocket costs associated with accidents, hospital stays, and critical illnesses. All three plans are administered by Cigna Healthcare, but you do NOT have to be enrolled in a Cigna medical plan to elect a Cigna supplemental plan. Employees may elect these plans for themselves, their spouse/domestic partner, and/or for their children. Premiums are paid fully by the employee and deducted on a post-tax basis from the semi-monthly paycheck. Plans are also portable, meaning should you leave InspereX, you have the option to continue the plans directly with Cigna.

Accidental Injury Plan

The **Accidental Injury** plan directly pays a cash benefit to an employee or covered dependent in the case of an accident or treatment of an injury resulting from an accident. These payments can be used in whatever manner you would like, including covering the cost of your deductible, childcare, groceries, household bills, and more. Cash benefits are fixed and determined based upon the type of accident or injury. The accidental injury plan consists of two plans, with Plan 2 having a slightly higher premium, but also paying out higher benefits than Plan 1.

Example: How Does it Work?

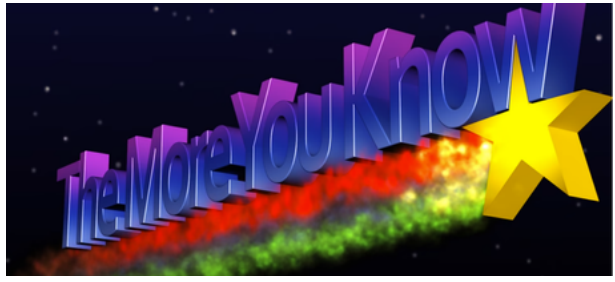
Both you and your spouse are enrolled in Plan 2 of the accidental injury plan. While on your hike with your spouse, they experience a fall that results in a concussion requiring immediate medical attention and subsequent follow up care. You file a claim with Cigna, who in turn quickly provides you directly with the following fixed cash payments to help offset the costs you incurred under the medical plan:

Emergency Care Treatment: \$200

Concussion: \$150

Follow up Physician Office Visit: \$75

**TOTAL CASH PAYMENT TO YOU UNDER
ACCIDENT PLAN 2: \$425**



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Hospital Care Plan

The **Hospital Care** plan directly pays a cash benefit to an employee or covered dependent who is hospitalized due to a covered injury or illness. Like the accident plan, these payments can be used in whatever manner you would like. Payments are fixed and determined based upon the type of hospital stay (e.g., newborn delivery, ICU, chronic condition, observation, etc). While it's not a substitute for comprehensive medical insurance, the hospital care plan complements it by addressing financial needs related to hospital stays.

Example: How Does It Work?

You are an expectant parent, and you are ready to be admitted to the hospital for labor and delivery. The hospital care plan provides you as the new mother with fixed benefits: **\$1,000 for hospital admission, \$100 per day for up to 72 hours of observation, and \$200 per day for newborn nursery care.**

Critical Illness Plan

The **Critical Illness** plan directly pays a lump sum cash benefit to an employee or covered dependent upon the diagnosis of a critical illness or specific disease condition. As with the accidental and hospital care plans, payment under the critical illness plan can be used however the employee chooses. When electing the critical illness plan, the employee must choose lump sum coverage in the amount of either \$10,000 or \$20,000. Should the need for a claim arise, a percentage of this elected amount, based upon the type of illness or disease diagnosed, will be directly paid to the covered individual as a cash benefit.

Example: How Does It Work?

You enrolled yourself and your family in the \$20,000 Critical Illness plan. Later that year, after several rounds of testing your child is diagnosed with a cystic fibrosis. Your focus is on keeping your child's quality of life as high as possible but are also keenly aware of the forthcoming medical bills that treatments will bring. After submitting a claim under your critical illness plan, you quickly receive **a lump-sum cash benefit of \$20,000**, helping to ease your financial worries.

Other Benefits of Cigna Supplemental Plans

Cigna's supplemental coverage offers a valuable benefit for your wellness and preventative care. Each covered individual will receive a reimbursement of \$50 per person for eligible expenses, including well visits, mammograms, general lab testing, and more. The same wellness visit can be used across all Cigna plans in which you and your dependents are enrolled, meaning that anyone enrolled in all three supplemental plans can earn up to \$150 back per enrollee each year just by taking care of one wellness visit (\$175 per enrollee with the higher tier accident plan)! Virtual visits are accepted, and Cigna will automatically process your reimbursement once they receive a qualifying claim, making it easy and convenient for you.

Rates for all plans can be found in the InspereX Full Benefits Guide on our InspereX wellness website, and are also made available during open enrollment each year.