



Supplemental Medical Plans Guide

Medical insurance does not prevent all the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Critical Illness, Hospital Indemnity and Accident Insurance can help cover this out-of-pocket financial exposure for a reasonable cost.*

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the benefit even if you have other insurance.

Please note: These plans are not replacements for medical insurance.

Click on the links below for more details on your available options

- [Critical Illness](#)
- [Hospital Indemnity](#)
- [Accident](#)

* The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefit



A little help when you're not 100%.

Critical Illness Insurance¹

Idex Corporation

Critical Illness Insurance which we call Critical Illness Benefits provides a lump-sum payment upon diagnosis of a covered illness, such as cancer, heart attack, or stroke. This benefit can be used to cover medical expenses, lost income, or other financial burdens, offering peace of mind and financial support during a challenging time.

What are Critical Illness Benefits?

To support your financial well-being, your company is offering Critical Illness Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments if you are diagnosed with a covered serious illness, such as cancer, heart attack, or stroke. These payments can help you manage unexpected costs and give you greater control over your finances. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- **Mortgage or Rent**
- **Out-of-Pocket Medical Costs**
- **Travel for Treatment**
- **Everyday Living Expenses**

Critical Illness plan benefits.

For Yourself: Increments of \$10,000 up to a maximum of \$30,000

For Your Spouse/Partner: 100% of the Insured's Coverage Amount

For Your Child(ren): \$5,000

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$100 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Critical Illness Benefits work:

David's Story²

David always considered himself healthy, but one morning, he felt an intense pain in his chest and was rushed to the hospital. He'd suffered a heart attack and needed immediate surgery followed by weeks of recovery and cardiac rehab.

Fortunately, David had signed up for Critical Illness insurance through work. After his diagnosis, he received a lump-sum cash benefit that helped cover expenses his health insurance didn't—like hospital bills, transportation to appointments, and everyday costs while he was out of work.

With the financial support from his Critical Illness coverage, David could focus on getting better without worrying about his bills.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Lump-sum payout helps cover family bills and daily costs while you recover.

Single parent, multiple responsibilities

Gives you financial breathing room so you can focus on getting better, not bills.

Dual income, no kids

Covers lost income or out-of-pocket medical expenses without draining savings.

Growing children, aging parents

Helps you manage care costs for your kids or parents if a major illness hits.

Single and carefree

Protects your income and lifestyle so that a diagnosis doesn't derail your finances.



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THIS POLICY PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

Critical Illness Form Series includes GBD-3600, GBD-3700, or state equivalent.

Not available in all states.

In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

¹Critical Illness is referred to as 'Specified Disease' in New York.

²This case illustration is fictitious and for illustrative purposes only.

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A little help when you're not 100%.

Hospital Indemnity Insurance

Idex Corporation

Hospital Indemnity Insurance which we call Hospital Cash Benefits provides financial support for each day you or your dependent stays in the hospital. This coverage can help alleviate the financial burden during a hospital stay, allowing you to focus on your recovery rather than worrying about unexpected expenses.

What are Hospital Cash Benefits?

To support your financial well-being, your company is offering Hospital Cash Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. This benefit offers cash payments if you're admitted to the hospital due to illness or injury. The payments can help offset the costs associated with a hospital stay and give you flexibility to use the money where you need it most. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Hospital Admission Fees
- Transportation
- Lodging for Family
- Recovery Support Services

Our Hospital Benefits provide financial support for hospital stays. Here are some commonly covered benefits.

Benefit	Amount
	Plan
First Day Hospital Confinement	\$2,000
Daily Hospital Confinement	\$200
First Day ICU Confinement	\$3,000
Daily ICU Confinement	\$400

Stay proactive about your health and get rewarded.

Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$50 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

How Hospital Cash Benefits work:

Samantha's Story¹

Samantha was excited about the arrival of her first child, but her delivery didn't go as planned. Complications led to an unexpected C-section and a longer-than-expected hospital stay. While her health insurance covered a portion of the medical costs, the extra days in the hospital added up quickly.

Luckily, Samantha had enrolled in Hospital Indemnity Insurance during open enrollment. The plan paid a set cash benefit for each day she was in the hospital, which she used to help with medical bills, childcare, and even groceries while she recovered at home.

Thanks to her hospital indemnity coverage, Samantha had one less thing to worry about during a stressful time.

Here's how you and your family can benefit from this coverage if something happens to you:

Service	Hospital Cash Benefits Plan Pays
First Day Hospital Confinement	\$2,000
Daily Hospital Confinement	\$200
Total	\$2,200



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In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900 or state equivalent

¹This case illustration is fictitious and for illustrative purposes only.



Help keep your bank account healthy while you heal.

Accident Insurance

Idex Corporation

Accident Insurance, which we call Accidental Injury Benefits put money in your pocket in the event of a covered accident, helping alleviate financial stress so you can focus on getting better. Covered incidents include things like broken bones, lacerations, emergency transportation needs and more.

What are Accidental Injury Benefits?

To support your financial well-being, your company is offering. Accidental Injury Benefits for all eligible employees. This coverage is paid by you and is available for yourself and your eligible dependents. It offers cash payments for a range of accidental injuries and the services incurred as a result. Cash benefits put you in control. You must be actively at work with your employer on the day your coverage takes effect. Use it for things like:

- Childcare
- Utilities
- Groceries
- Medical Expenses

Our Accidental Injury Benefits cover over 200 types of injuries. Here are some commonly covered benefits.

Benefit	Amount
	Plan
X-ray	\$250
Follow-up Care	\$200
Diagnostic Exam	\$400
Initial Physician Visit	\$250
Therapy	\$100
Urgent Care	\$250
Medical Appliance	\$300
Ground Ambulance	\$1000

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Health Screening Benefit: When you or a covered family member complete an eligible preventive screening like an annual physical, mammogram, colonoscopy or biometric blood test, you'll receive \$100 per person, per calendar year directly to you. It's a simple way to offset the cost of routine check-ups while maximizing your benefits.

Accident Prevention Benefit: An accident prevention benefit provides cash to cover exams tests, screenings, and preventative care programs. These services, ranging from eye exams to driver's safety and training programs, help maintain your health and prevent serious illnesses or injuries. Each covered individual under your plan can claim their own benefits.

How Accidental Injury Benefits work:

Jayden's Story

Jayden played basketball all through high school and still played as often as he could. One Saturday during a pickup game he tripped and went down hard. When his wrist swelled up and he couldn't stand without feeling dizzy, his friends called an ambulance to transport him to the ER.

He went home with an arm in a cast and instructions on healing from a concussion. It took him some time to recover, but Jayden was able to rest easy. He'd checked the box for Accident Insurance, which we call Accidental Injury Benefits, during open enrollment at work. It paid him a cash benefit he used to help cover medical expenses, food and rent while he was recovering.

The plan pays a benefit amount for each covered service as a result of Jayden's accident.

Service	Accident Plan Pays
Ground Ambulance	\$1,000
ER	\$250
X-ray	\$250
CT Scan (Diagnostic exam)	\$400
Wrist Fracture	\$1,600
Accident Follow-up Care	\$600 (\$200/visit x3)
Chiropractor	\$750 (\$75/visit x10)
Physical Therapy	\$1,000 (\$100/visit x10)
Total	\$5,850



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Accident Form Series includes GBD-3300, GBD 3500, GBD-2000, GBD-2300, or state equivalent. Not available in all states.

In New York: This Accident policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

¹This case illustration is fictitious and for illustrative purposes only.