Critical Illness, Hospital Indemnity and Healthcare (FSA)

John is enrolled in Transformco Medical, Flexible Spending, and Supplemental Medical benefits.

- BCBS Enhanced Medical Plan
- Healthcare FSA $1,000
- Critical Illness Plan – 20k Non-tobacco
- Hospital Insurance Plan

He takes advantage of the preventive care screenings available through his Medical plan. The screening reveals a cancer diagnosis.

John's condition requires surgery and hospitalization for 5 days. His doctors expect a full recovery.

Here's how John's Transformco benefits assisted him financially

Medical Plan
After John met the $750 deductible, the plan covered 80% of the cost of services. Once he met the $5,000 out of pocket maximum, the plan covered 100% of the cost of services.

That is a lot of money out of John's pocket! This is how Supplemental Medical plans can help.

Critical Illness
John receives $20,000 lump sum payment for an invasive cancer diagnosis.

Hospital Insurance
John receives $2,300 for his hospital stay.
He also receives $75 for the health screening.

Healthcare FSA
John uses his contribution to the plan to get reimbursed for Rx expenses. The plan allows him to pay for expenses with pre-tax dollars, saving him money on taxes.

John's Scenario – Cancer Diagnosis

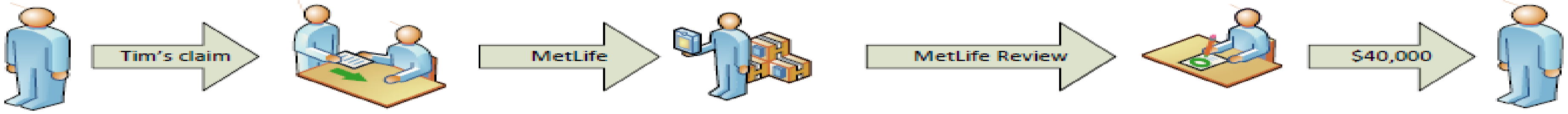
- Enrolled in: BCBS Enhanced Medical, Healthcare FSA, Critical Illness, Hospital Insurance
- Preventive screening revealed cancer diagnosis
- Required surgery and 5 days hospitalization
- Medical Plan: Covered costs after deductible ($750) and out-of-pocket max ($5,000)
- Critical Illness: Lump sum $20,000
- Hospital Insurance: $2,300 for hospital stay + $75 screening
- Healthcare FSA: Pre-tax reimbursement for prescriptions

Critical Illness and Health Savings Account (HSA)

Tim is enrolled in Transformco Medical, Health Savings Account, and Critical Illness plans.

- BCBS Basic (HDHP) Medical Plan
- Health Savings Account (HSA) $2,500
- Critical Illness Plan – 20k Non-tobacco

Tim suffers a heart attack in March. As part of his follow up, he is diagnosed with coronary artery disease. Tim submits claims to MetLife for coverage under his Critical Illness Plan. MetLife approves the claim.



How can Tim use this lump sum payment?

Medical Plan
Tim is enrolled in the BCBS Basic Medical Plan.
Tim's deductible is $2,500, with an out of pocket maximum of $5,950.
He uses a portion of the lump sum to cover his medical expenses.

As a result of his heart attack, Tim is unable to work for 8 weeks. Transformco's STD plan covers 50% of his pay after a 2 week waiting period. Tim uses a portion of the lump sum to supplement his STD pay and cover household expenses.

Tim and his wife have 2 dogs. While Tim is hospitalized following his heart attack, they hire a pet sitter to take care of the dogs, allowing his wife to remain at the hospital for longer periods of time. They use a portion of the lump sum to provide pet care.

Health Savings Account
Because Tim received a lump sum payout from MetLife, he is able to cover medical expenses without using the funds he has saved in his Health Savings Account, allowing his account to continue to grow for retirement.

Additional Benefits offered with the Critical Illness Plan:
Transportation and Lodging expense reimbursement should care require extended time away from home.

Tim’s Scenario – Heart Attack

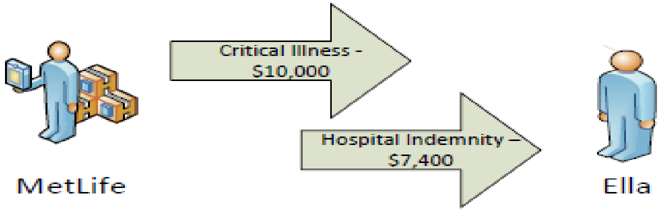
- Enrolled in: BCBS Basic (HDHP), Health Savings Account (HSA), Critical Illness
- Heart attack → coronary artery disease diagnosis
- MetLife Critical Illness payout: $40,000
- Medical Plan: Deductible $2,500; out-of-pocket max $5,950
- Lump sum used for medical costs, supplementing STD pay, and household expenses
- HSA funds preserved for retirement
- Additional benefits: transportation & lodging coverage

Critical Illness and Hospital Indemnity

Ella is enrolled in Transformco Medical,
Critical Illness
and Hospital Indemnity Insurance

BCBS Blue HPN Medical Plan	Critical Illness Insurance $10,000	Hospital Indemnity Insurance

Ella suffered a severe stroke that required multiple levels of hospital care. Under her Critical Illness Plan, she will receive a lump sum payment of $10,000 due to her initial stroke diagnosis. As part of her Hospital Indemnity plan, MetLife will pay a lump sum for various care requirements. Ella spent time in the ICU, and additional time in an ICU step-down unit. Finally, Ella was moved to a non-ICU ward to complete her hospital stay. Ella did require 7 days of inpatient rehabilitation to assist in her recovery.



Between the 2 Supplemental Medical Plan, Ella received $17,400 to cover her Medical and ongoing expenses.

What did Ella’s Critical Illness and Hospital Indemnity Plans cover?

Initial Medical Incident	In-patient Treatment	Additional Treatment
Critical Illness - $10,000	Initial ICU admission - $2,000 ICU confinement days (2) - $1,200 ICU Step-down confinement (3) - $1,200 Non-ICU admission - $1,000 Non-ICU confinement days (3) - $600	In-patient Rehabilitation (7) - $1,400

Ella’s Scenario – Stroke

- Enrolled in: BCBS Blue HPN, Critical Illness, Hospital Indemnity
- Severe stroke required ICU, ICU step-down, and non-ICU care
- Critical Illness payout: $10,000
- Hospital Indemnity payout: $7,400
- Covered ICU, step-down, non-ICU stays, and 7 days inpatient rehab ($1,400)
- Total supplemental payout: $17,400

Accidental Injury

Doug is enrolled in Transformco Medical and Accidental Injury plans.

BCBS Enhanced Medical Plan

Accidental Injury

Doug is involved in a serious auto accident that required multiple levels of care. He was transported by ground ambulance to the ER, where Xrays were taken. Doug suffered multiple fractures, including his skull, facial bones, and collar bone. After evaluation, Doug was admitted to the ICU, where he spent several days. He was then transferred to a non-ICU for further treatment. After Doug was released from the hospital, his recovery included follow-up visits with physicians as well as Physical Therapy. During this time, Doug's children were cared for by in-home care givers, resulting in unexpected child care expenses.

MetLife → $18,900 → Doug

What did Doug's Accidental Injury plan cover?

Initial Accident Claim
Ground Ambulance - $300
Emergency Room - $200
Xray and Scans - $400
Skull fracture - $5,000
Facial bone fracture - $1,875
Collar bone fracture - $2,500

In-patient Treatment
Initial ICU admission - $1,000
ICU confinement days (5) - $3,500
Non-ICU admission - $1,000
Non-ICU confinement days (3) - $900

Post Release Treatment
Physician Followup (4) - $300
Physical Therapy (14) - $1,400
Medical Device (Wheelchair) - $150

Additional Expenses
Childcare (5) - $375

Doug’s Scenario – Auto Accident

- Enrolled in: BCBS Enhanced Medical, Accidental Injury Plan
- Auto accident → multiple fractures (skull, facial bones, collar bone)
- Hospitalized in ICU, then non-ICU; required physical therapy post-release
- Accident claim payouts:
- - Ambulance $300, ER $200, X-rays $400
- - Fractures $9,375 total
- - ICU $4,500; Non-ICU $1,900
- - Follow-up care & PT $1,700; Childcare $375
- Total MetLife payout: $18,900