

Accident and Critical Illness Coverage

For Employer Groups



MEDICAL MUTUAL®



Protecting Employees

from the Unexpected

Attractive benefit packages can make a big difference in recruiting and retaining high-performing employees. Today, employees are increasingly seeking benefits beyond health insurance. Accident and critical illness plans can make up for gaps in coverage and out-of-pocket expenses that may remain after health insurance pays medical bills, ultimately providing more value to your employees. Group coverage for these plans often comes at little or no cost to you, and your employees benefit from lower rates than individual coverage. Offering these benefits gives your employees the freedom to elect the coverage that they want or need—all at an affordable rate for you and them.

Accident and Critical Illness Coverage

Ease the Unexpected Financial Burden for Your Employees

No one is ever prepared for a serious injury or illness and the associated physical, mental and financial burdens. By providing your employees with accident and critical illness coverage, you provide the added protection to help relieve the financial stress that often comes with these events.

Medical Mutual Accident and Critical Illness plans pay lump-sum cash benefits to employees for covered injuries, illnesses and treatment services to help with out-of-pocket expenses or costs that may not be covered by a health insurance plan. Employees are free to use these cash benefits any way they wish, including paying rent, buying groceries or to help make up for lost wages when out of work. This provides extra security so your employees can focus on their health, not their finances.

Accident Insurance

Each year, millions of Americans visit the emergency room for injuries and the cost of treatment can add up quickly. Health insurance covers many of the medical expenses associated with an injury, but there are often out-of-pocket expenses left for the employee. Medical Mutual Accident Insurance provides lump-sum cash benefits for injuries resulting from a covered accident that occurs 24/7—on or off the job. This includes benefits payable for nearly 40 different injuries and treatment services, ranging from burns to air ambulance transportation.

Critical Illness Insurance

1.5 million strokes and heart attacks occur in the United States each year. This can lead to further health consequences and high-cost care for many Americans. Medical Mutual Critical Illness plans pay a lump-sum cash benefit to covered employees upon diagnosis for a covered illness.

These cash benefits can help employees cover their out-of-pocket medical expenses. They can also be used for costs associated with life-altering events caused by an illness, such as job retraining or the construction of a wheelchair access ramp at an individual's home. The amount of the cash benefit is based on the condition, covered expenses and treatments covered by the plan.



Combine Plans for Ultimate Coverage

We offer a variety of standard plan options for both accident and critical illness products, some of which include a wellness incentive providing cash benefits when certain preventive health screenings are completed. These plans are standalone products, but when offered together they can provide your employees with more choice, comprehensive benefits and peace of mind. Coverage can be offered to your employees as a voluntary benefit or employer paid.

Why Choose Medical Mutual's Accident and Critical Illness Plans?

- **Provides an additional level of protection**

No one should have to worry about finances while coping with an illness or recovering from an injury. This extra layer of support can help your employees focus on their well-being when they need to the most.

- **Support above and beyond expectations**

You will always have convenient access to a dedicated claims specialist via phone or email. This ensures you have the best possible experience when you or your employees need our assistance.

- **Local Sales and services**

All services, including claims, administration and account management, are handled by our teams in Ohio. We do not subcontract or outsource any services to ensure we provide the best possible experience for our customers.

Learn More

Contact your broker or Medical Mutual Sales representative to get started on a quote. Be sure to ask about our other Specialty Product offerings, including life, disability, dental and vision coverage for your employees.



[MedMutual.com/ExtraCoverage](https://www.MedMutual.com/ExtraCoverage)

These products provide limited benefits. This document is only a brief summary of such benefits. Product limitations, exclusions, waiting and elimination periods may apply.

These products do not qualify as Minimum Essential Coverage as defined under the Affordable Care Act. The termination or loss of the coverage of these products does not initiate a special enrollment period to purchase a health benefit plan that qualifies as Minimum Essential Coverage outside of an open enrollment period.

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