

MedMutual Accident and Critical Illness

Protect Yourself From Life's Unexpected Moments

While there is no way to prepare for illnesses or accidents, you can find comfort in knowing you have an extra safety net available — just in case. Medical Mutual offers plans that pay a cash benefit when you experience an accident and critical illness. That cash can be used to help cover out-of-pocket expenses such as health insurance deductibles and personal bills. Choose from the plan options listed below. Coverage options are available for your family members as well.

Benefit amounts and maximums listed apply per insured person. Pre-existing condition limitations apply.

	Accident 2000	Accident 4000	Accident 6000	Accident Plus 2000	Accident Plus 4000	Accident Plus 6000
Benefit						
Accident Medical expense coverage per accident	\$2,000 maximum per accident	\$4,000 maximum per accident	\$6,000 maximum per accident	\$2,000 maximum per accident	\$4,000 maximum per accident	\$6,000 maximum per accident
Critical Illness* One-time diagnosis of a covered critical illness (e.g., heart attack, stroke, life-threatening cancer, etc.)	—	—	—	\$7,500	\$7,500	\$7,500

*Dependent coverage for critical illness is limited to \$2,500.

Individual Monthly Rates

	Accident 2000	Accident 4000	Accident 6000	Accident Plus 2000	Accident Plus 4000	Accident Plus 6000
Age						
18–19	\$10.18	\$13.52	\$16.05	\$11.60	\$14.94	\$17.47
20–24	\$9.60	\$12.75	\$15.13	\$10.89	\$14.04	\$16.42
25–29	\$9.21	\$12.23	\$14.52	\$11.02	\$14.04	\$16.33
30–34	\$9.12	\$12.10	\$14.37	\$12.06	\$15.04	\$17.31
35–39	\$9.12	\$12.10	\$14.37	\$13.56	\$16.54	\$18.81
40–44	\$9.02	\$11.97	\$14.22	\$16.05	\$19.00	\$21.25
45–49	\$9.21	\$12.23	\$14.52	\$20.92	\$23.94	\$26.23
50–54	\$9.70	\$12.88	\$15.28	\$23.76	\$26.94	\$29.34
55–59	\$10.18	\$13.52	\$16.05	\$32.40	\$35.74	\$38.27
60–64	\$10.67	\$14.17	\$16.81	\$25.48	\$28.98	\$31.62
Child	\$10.29	\$13.13	\$14.07	\$10.59	\$13.43	\$14.37

Eligibility Requirements

- Individuals 18-64 years old, their spouses and dependent children under 26 years old are eligible.
- Individuals must live in Ohio at least six months per year.
- Pre-existing condition limitations:
 - Conditions treated in the past 3 months will not be covered for 12 months for accidents
 - Conditions treated in the past 12 months will not be covered for 12 months for critical illnesses

Calculating Your Rate

The rate for an individual is calculated according to his or her age bracket. For example, a 40-year-old individual who would like to enroll in the MedMutual Accident 2000 plan would have a monthly rate of \$9.02.

The rate for a family is calculated by adding the individual rates of each family member according to his or her age bracket. For example, a 40-year-old individual would like to enroll his family in the MedMutual Accident 2000 plan. The family consists of a 35-year-old spouse and two children. The rate would be calculated as follows:

- \$9.02 for the 40-year-old primary policyholder
- \$9.12 for the 35-year-old spouse
- \$10.29 for each child

The total monthly rate for the family would be: $\$9.02 + \$9.12 + \$10.29 + \$10.29 = \$38.72$

Plan Features

- Guaranteed issue
- No underwriting required
- Available as a standalone benefit
- Compatible with Health Savings Accounts (HSAs)
- No restrictions on cash benefit spending

How Benefits are Determined

The maximum dollar amount determined as payable for a particular covered service upon which benefits are calculated is based on the allowed amount that is payable to a covered person by a health plan. This can generally be found on the Explanation of Benefits (EOB) issued by a health plan and is typically less than the provider's actual billed charge. In the absence of health coverage or if an EOB is not available, the amount that will be payable under this plan will be 50% of the provider's billed charges.

How to Enroll

- Contact your broker or sales representative to enroll in a Medical Mutual accident and critical illness plan.
- If you do not have a broker, you can purchase coverage over the phone by calling Medical Mutual at 1-866-397-8406.
- If you would like more information about plan options or to enroll in a plan online visit MedMutual.com/Accident and follow the steps for getting an accident and critical illness coverage quote.

This document is only a brief summary of benefits. Product limitations, exclusions, waiting and elimination periods apply. Please refer to product-specific policy certificates for the actual terms and conditions. In the event there are discrepancies with the information on this page, the terms and conditions of the policy certificate for each product will govern.

These products do not qualify as Minimum Essential Coverage as defined under the Affordable Care Act. If you don't have Minimum Essential Coverage, you may be subject to a federal tax penalty. The termination or loss of the coverage of these products does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as Minimum Essential Coverage outside of an open enrollment period. These products include a pre-existing condition exclusion provision.

This advertisement is for policy form numbers STIND-IPACC and STIND-IPCRITILL. These are limited benefit indemnity policies.

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