

# New MedMutual Extend™ Plan Options

Additional financial protection when you need it most

**Medical Mutual offers indemnity plan options.** There is no way to prepare for illnesses or accidents, but your employees can find comfort in knowing they have an extra safety net available — just in case. Medical Mutual indemnity plan options provide hospital, accident and critical illness insurance that pays a cash benefit to help cover out-of-pocket expenses such as health insurance deductibles and other bills. Choose from the plan options listed below.

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

Benefit	Premium	Preferred	Select	Critical Illness/ Accident	Critical Illness	Accident
<b>First-Day Hospital Admission</b> <i>One day per year, up to the benefit amount</i>	\$1,000	\$500	--	--	--	--
<b>Hospital Inpatient</b> <i>15 days per year for approved hospital room and board charges (ICU included)</i>	\$500/day	\$250/day	--	--	--	--
<b>Inpatient Surgery</b> <i>One surgical procedure that occurs during an inpatient hospital stay per year</i>	\$2,500	\$1,500	\$1,500	--	--	--
<b>Outpatient Surgery</b> <i>One surgical procedure that occurs at an outpatient facility per year</i>	\$750	\$750	\$750	--	--	--
<b>Accident</b> <i>Medical expense coverage per accident</i>	\$1,000 maximum per accident	\$500 maximum per accident	\$500 maximum per accident	\$2,500 maximum per accident	--	\$2,500 maximum per accident
<b>Critical Illness*</b> <i>Diagnosis of a covered critical illness (e.g., heart attack, stroke, life-threatening cancer, etc.)</i>	\$10,000 lifetime maximum	\$5,000 lifetime maximum	\$5,000 lifetime maximum	\$10,000 lifetime maximum	\$10,000 lifetime maximum	--

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

## Employee-paid Monthly Premium

	Premium	Preferred	Select	Critical Illness/ Accident	Critical Illness	Accident
<b>Employee</b>	\$66.41	\$41.54	\$28.52	\$21.24	\$12.86	\$8.38
<b>Employee + Spouse</b>	\$149.76	\$93.08	\$61.95	\$45.05	\$28.23	\$16.82
<b>Employee + Children</b>	\$112.34	\$68.64	\$41.20	\$38.16	\$13.13	\$25.03
<b>Family</b>	\$191.21	\$118.63	\$76.60	\$67.43	\$28.59	\$38.84

Contact your broker or sales representative to enroll in a MedMutual Extend indemnity plan. If you would like more information on plan options, visit [MedMutual.com/Indemnity](http://MedMutual.com/Indemnity).

## Group and employee eligibility requirements

- Group sizes of two to 99 employees are eligible for coverage; a minimum participation of two employees is required
  - Groups of one are eligible for coverage
- 100 percent voluntary, employee-paid benefit (no employer contribution)
- Actively working employees 18-74 years old, their spouses and dependent children under 26 years old
- Employees must actively work a minimum of 20 hours per week
- Pre-existing condition limitations:
  - Accident 3/12
  - Critical Illness 12/12
  - Hospital 12/12

## Plan features

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

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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-GHOSP, STIND-GACC and STIND-GCRITILL. These are limited benefit indemnity policies.

MedMutual Life Insurance Company is a subsidiary of Medical Mutual of Ohio.