



MedMutual Extend™ Products

Hospital Indemnity, Critical Illness and Accident Coverage

Value Proposition

- Protects individuals from out-of-pocket expenses associated with an unexpected accident or illness
- Simple and affordable plan options
- Guaranteed issue for all products
- Minimum participation of two employees
 - Groups of one also covered
- Convenience of combined billing

Product Overview

- Five plan options available
 - Three packaged plans including hospital, critical illness and accident
 - Two stand-alone plans: critical illness only and accident only
- One to 99 employees (two-person minimum participation)
 - Groups of one are eligible
- No coordination of benefits
- 100 percent voluntary product
- Pre-existing condition limitations apply
- Requires group contracts and subscriber applications

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.

Coverage Eligibility

- Employees and dependents
 - Adult employee must be between ages 18-74
 - Dependent children under the age of 26
- All benefits end when the primary insured reaches age 75
- Seasonal, part-time and intermittent workers benefit from these flexible indemnity products
- Do not need to have medical insurance; can be sold independently

Benefit Summary

Benefit (Per Person, Per Day)	Premium	Preferred	Select	Critical Illness	Accident
First-day Hospital Admission	\$1,000	\$500	---	---	---
Hospital Inpatient	\$500/day	\$250/day	---	---	---
Inpatient Surgery	\$2,500	\$1,500	\$1,500	---	---
Outpatient Surgery	\$750	\$750	\$750	---	---
Accident	\$1,000 maximum per accident	\$500 maximum per accident	\$500 maximum per accident	---	\$2,500 maximum per accident
Critical Illness	\$10,000	\$5,000	\$5,000	\$10,000	---

Employee-paid Plan Premiums

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

Hospital Benefits

- **First-day hospital admission**
 - \$1,000 or \$500 coverage options
 - One day per year, up to the benefit amount
- **Hospital inpatient**
 - \$500/day or \$250/day coverage options
 - 15 days per year (ICU included)
 - Per day payout, regardless of what is charged to you
- **Inpatient surgery**
 - \$2,500 and \$1,500 coverage options
 - One surgical procedure that occurs during an inpatient hospital stay per year
- **Outpatient surgery**
 - \$750 coverage options
 - One surgical procedure that occurs at an outpatient facility per year

Accident Benefit

- \$500, \$1,000 and \$2,500 coverage options
- Benefits are paid per accident for all covered accidents
 - No maximum per year
- Accident insurance can help protect you from unexpected medical costs resulting from a covered accident, such as:
 - Your child breaks his/her arm and needs X-rays and castings
 - You get in a car accident and have additional costs from the emergency room visit and subsequent physical therapy

Critical Illness Benefit

- \$5,000 and \$10,000 coverage options
- Benefits are provided for the member, spouse or partner, and child(ren) if selected
- Examples of covered conditions include:
 - Heart attack, stroke, coronary artery bypass
 - Life-threatening cancer
 - Kidney failure
 - Severe burn
 - Major organ transplant

Broker Commissions

- Commissions
 - 15 percent for the first year
 - 15 percent every year thereafter

After a Member Enrolls

- Members receive a Welcome letter that includes Group # and Member #
 - Members will not receive a hard-copy ID card
- Member receives policy documents in the mail
- Policy automatically renews annually
 - 12-month renewal period
- Any rate or benefit changes will be shared before they take effect

Thank you!