

# Better Care, Better Coverage with MedMutual Protect

Insurance products that help you navigate today's health insurance landscape with confidence.

## Dependable Protection for What Matters Most

With over 65 years of experience, MedMutual Protect customizes health insurance plans for individuals, families, and small businesses. We make finding the right plan easier with solutions that match your budget and needs, backed by our \*A- Excellent rating from AM Best.

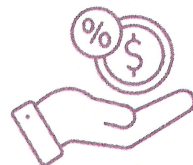
\*Rating refers to the overall financial status of the company and is not a recommendation of the specific provisions, rates, or practices. A.M. Best Company rated **Reserve National Insurance Company** "A-(Excellent)" effective June 23, 2023.

## When You Choose MedMutual Protect, You Choose



### EXPERIENCE

Licensed, knowledgeable insurance agents dedicated to helping you navigate the complexities of health insurance coverage.



### AFFORDABLE SOLUTIONS

Our insurance plans are customizable, you choose the coverage that fits your budget.



### FLEXIBILITY

You can use any doctor, hospital, or facility, with no restrictive networks. You can even use providers in other states, and when you travel, your insurance goes with you.

# Your Health. Your Coverage.

## Helping you find the right health insurance plan.

Finding the right health insurance coverage *can* be simple. We have agents active in many local communities across the United States, helping individuals, families, and entrepreneurs find their perfect fit. **We are here to craft a specialized solution just for you.**



Your journey to custom health insurance starts here.

If you're confused about where to go for health insurance for you and your family, or if you're concerned with the overall cost of health insurance, connect with one of our agents today.

Ronald Newton | 803-210-5343 | [newtonservices@outlook.com](mailto:newtonservices@outlook.com)

[MedMutualProtect.com/Individual](http://MedMutualProtect.com/Individual)



MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. Insurance benefits under Medicare Supplement Plans are underwritten by **United Insurance Company of America** or **Reserve National Insurance Company**. **United Insurance Company of America** is not financially affiliated with Medical Mutual of Ohio. Insurance benefits under other available coverages are provided by **Reserve National Insurance Company**. Form numbers, availability and policy provisions may vary by state. A company agent may contact you with details about benefits, costs, limitations, exclusions, renewability and waiting periods. Each individual's eligibility is subject to underwriting guidelines. This coverage is designed to supplement, and not take the place of, "minimum essential coverage" under the federal Patient Protection and Affordable Care Act. Not affiliated with or endorsed by the U.S. Government or the Federal Medicare Program.

All packages include benefits offered under the Accident policy and Specified Disease policy. You choose between the Essential, Enhanced, or Premier Package.

Benefit Amount	BENEFITS INCLUDED		ESSENTIAL PACKAGE	ENHANCED PACKAGE	PREMIER PACKAGE
	Accident/Injury	Specified Disease	Hospital Indemnity Plus		
<b>Maximums</b>					
Lifetime Max	No Lifetime Max	\$5MM	\$5,000,000	\$5,000,000	\$5,000,000
Benefit Period Max	\$1MM	\$1MM	\$250,000	\$250,000	\$250,000
Outpatient Benefit Period Max	NA	NA	\$5,000	\$7,500	\$10,000
Deductible			NA	NA	NA
Benefit Percentage			NA	NA	NA
<b>Hospital Confinement Benefits</b>					
Hospital Confinement for Sickness or Injury			\$1000/day	\$1500/day	\$2000/day
ICU Confinement for Sickness or Injury			\$500/day	\$750/day	\$1000/day
Confinement in Rehabilitation Facility or Skilled Nursing Facility	80% or 100% based on the benefit percentage selected	80% or 100% based on the benefit percentage selected	\$500/day	\$750/day	\$1000/day
Daily Confinement in Mental Health Facility			\$500/day	\$750/day	\$1000/day
Hospital Short Stay (less than 24 hrs in a hospital)			\$500/day	\$750/day	\$1000/day
Hospital Admission Benefit			\$2000/yr	\$3000/yr	\$4000/yr
<b>Surgery Benefits</b>					
Daily Surgery Benefit Tier 1			\$4000/day	\$8000/day	\$12,000/day
Daily Surgery Benefit Tier 2	80% or 100% based on the benefit percentage selected	80% or 100% based on the benefit percentage selected	\$1000/day	\$2000/day	\$3000/day
Daily Surgery Benefit Tier 3			\$200/day	\$400/day	\$600/day
Assistant Surgeon			25%/surgery	25%/surgery	25%/surgery
Anesthesia Benefit			25%/surgery	25%/surgery	25%/surgery
<b>Outpatient Benefits</b>					
Office Visits			\$50/day	\$100/day	\$150/day
MRI/PET/CAT Scans		80% or 100% based on the benefit percentage selected	\$400/day	\$600/day	\$800/day
X-Ray	80% or 100% based on the benefit percentage selected		\$50/day	\$75/day	\$100/day
Lab/Blood Panels			\$50/day	\$75/day	\$100/day
Mammogram/Pap Smear/Prostate Exam		*Includes \$200 Annual Wellness Benefit	\$200/day	\$300/day	\$400/day
Colonoscopy			\$600/day	\$900/day	\$1200/day
<b>Emergency Benefits</b>					
Urgent Care Benefit	80% or 100% based on the benefit percentage selected	80% or 100% based on the benefit percentage selected	\$200/day	\$300/day	\$400/day
Emergency Room Benefit			\$500/day	\$750/day	\$1000/day
Ground/Water Ambulance Benefit			\$500/day	\$750/day	\$1000/day
Air Ambulance Benefit			\$1500/day	\$2250/day	\$3000/day
<b>TOTAL MONTHLY PREMIUM</b>					

\*Varies by state and plan design.

First Health Network participation not required.

The packages presented are a selection of policies. You may purchase an individual policy or any combinations of policies.

Any rates shown are estimated. Not for use in AZ, LA, NM, UT, VA

The summary of benefits includes Specified Disease (SD-3) policy, Accident Insurance (SA-2) policy, Hospital Indemnity Plus (HI) policy.

This is a brief description of benefits only. Only the actual policy provisions will control. There are limitations on the benefits payable under this policy. See policy and/or its outline of coverage for benefits, costs, limitations, exclusions, renewability, waiting periods and pre-existing conditions. Each individual's eligibility is subject to underwriting guidelines. The MedMutual Protect insurance policies, either alone or in combination with each other, are not major medical coverage or "Minimum Essential Coverage" under the federal Patient Protection and Affordable Care Act. The policies are individually underwritten by **Reserve National Insurance Company**.