

MED MUTUAL PROTECT PREMIER BUNDLE SCRIPT & GUIDE

Scripts are to be used as a guide only. State guidelines and insurance company policies supersede.

*****AGENT SCRIPT (CLIENT FACING)*****

1. What I'm going to show you is the Med Mutual Protect Premier bundle. It's designed to give you protection for both accidents and illnesses while also helping with everyday medical visits. The foundation of this bundle is catastrophic protection. You actually have two catastrophic plans working together: the Accident Medical Catastrophic plan & the Specified Disease Catastrophic plan.
2. Both of these plans have a \$5,000 deductible. After that deductible is met, the plan pays 100% of covered expenses up to \$1,000,000. The nice part is you also have access to the First Health PPO network, which means you can go anywhere in the United States as long as it's a legitimate doctor or hospital. Does that make sense so far?
3. The Accident plan covers situations where you are broken, bleeding, or injured. The Specified Disease plan covers everything happening inside the body such as illnesses or diseases. There are only a few exceptions like maternity or joint replacement. So between those two plans, you are protected for both accidents and illnesses.
4. The next question most people ask is: How do we cover that \$5,000 deductible if something major happens? That's where the Hospital Indemnity plan comes in.
5. The Hospital Indemnity plan pays cash benefits directly to you, which you can use to pay deductibles or other medical costs. For example: Hospital admission pays \$4,000 once per year, \$2,000 per day for hospital confinement, and Tier 1 surgery pays \$12,000 per day (Tier 2 surgery: \$3,000 per day). In most major situations, those benefits alone can cover the deductible from the catastrophic plans.
6. The plan also helps with everyday medical visits. You receive:
 - Unlimited doctor visits that pay \$150 per day
 - Urgent care that pays \$400 per day
 - Emergency room benefit of \$1,000 per day

Most in-network doctor visits typically cost around \$80 to \$100, so if the plan pays \$150, you often receive money back after the visit.

7. Let's say you went to the emergency room. The plan may pay for example:
 - \$1,000 for the ER visit
 - \$2,000 for hospital admission or short stay
 - \$800 for an MRI
 - \$100 for labs
 - \$100 for X-rays

That's already around \$4,000 in benefits, which covers most of the deductible.

8. For everyday care we recommend using doctors in the First Health PPO network. However, you still have the flexibility to go elsewhere if you choose.
9. That's the overall structure of the plan. You'd get all of that coverage for only \$_____.
The next step is simply to see if you qualify.

TIPS AND TRICKS

TIP 1 — MOVE QUICKLY:

The entire explanation should take less than 15 minutes. The goal is not to teach insurance. The goal is to explain the structure.

TIP 2 — DO NOT GET INTO THE WEEDS:

Over-explaining the plan often kills the deal. Instead: Give the overview. Let the client ask questions. Answer those questions specifically.

TIP 3 — USE SIMPLE LANGUAGE:

Avoid technical insurance terms. Use phrases like: “Broken, bleeding, or injured” & “Everything happening inside the body.” Clients understand this immediately.

TIP 4 — START WITH THE BEST VERSION:

Always start by quoting the Hospital Indemnity Premier plan. It pairs best with the catastrophic coverage. If budget becomes an issue, you can switch to the Plus version.

TIP 5 — FOCUS ON THE DEDUCTIBLE SOLUTION:

The key selling concept is that the Hospital Indemnity benefits help cover the catastrophic deductible. This is usually the moment when the client understands the value of the plan.

TIP 6 — USE REAL-LIFE SCENARIOS:

Examples and real world numbers help clients visualize how the plan works. Good examples include: Emergency room visits, Hospital admissions, & Surgery situations.

TIP 7 — CHECK FOR UNDERSTANDING:

Occasionally ask simple questions like: Does that make sense so far? This keeps the client engaged and confirms they are following the explanation.

TIP 8 — USE A LOW-PRESSURE CLOSING LINE:

“Let’s see if you qualify.” This naturally transitions the conversation into the application.

STEP-BY-STEP AGENT PROCESS

STEP 1 — START THE QUOTE: In the Med Mutual quoting portal, enter the client information and select the following products:

- Accident Insurance (Catastrophic)
- Specified Disease (Catastrophic)
- Hospital Indemnity – Premier (First Dollar)

Always start with Premier. If the price becomes an issue later, the agent can switch the hospital indemnity plan to Plus.

STEP 2 — EXPLAIN CATASTROPHIC COVERAGE FIRST: Begin by explaining the two catastrophic plans.

Key points to cover:

- \$5,000 deductible
- 100% coverage after deductible
- \$1,000,000 maximum benefit
- First Health PPO network

This establishes real protection before discussing the indemnity benefits.

STEP 3 — SIMPLIFY THE COVERAGE: Keep the explanation simple.

- Accident Plan = injuries
- Specified Disease Plan = illnesses

Avoid technical explanations.

STEP 4 — INTRODUCE THE DEDUCTIBLE SOLUTION: After explaining the catastrophic plans, transition to the natural question:

“How do we cover the deductible?” Then introduce the Hospital Indemnity plan.

STEP 5 — SHOW HOW THE INDEMNITY BENEFITS WORK: Explain how the hospital indemnity benefits help cover the deductible.

Focus first on the larger benefits:

- Hospital admission
- Surgery benefits

Then explain the everyday benefits such as doctor visits.

STEP 6 — USE A REAL EXAMPLE: Walk through a simple ER example showing how the benefits stack together.

This helps the client visualize how the plan actually works.

STEP 7 — KEEP THE PRESENTATION SHORT: The goal is to explain the structure quickly.

Do not go through every benefit in detail. Give the overview and move forward.

STEP 8 — MOVE TO APPLICATION: Once the client is comfortable with the plan, move to the application.

Use the closing line: Let’s see if you qualify. The Med Mutual application typically takes 3–5 minutes to complete.