

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

	BENEFITS INCLUDED		ESSENTIAL PACKAGE	ENHANCED PACKAGE	PREMIER PACKAGE
Benefit Amount	Accident/Injury	Specified Disease	Hospital Indemnity Plus		
Maximums					
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	\$5,000	\$5,000	NA	NA	NA
Benefit Percentage	100%	100%	NA	NA	NA
Hospital Confinement Benefits					
Hospital Confinement for Sickness or Injury	100%	100%	\$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			\$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
Surgery Benefits					
Daily Surgery Benefit Tier 1	100%	100%	\$4000/day	\$8000/day	\$12,000/day
Daily Surgery Benefit Tier 2			\$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
Outpatient Benefits					
Office Visits	100%	100%	\$50/day	\$100/day	\$150/day
MRI/PET/CAT Scans			\$400/day	\$600/day	\$800/day
X-Ray			\$50/day	\$75/day	\$100/day
Lab/Blood Panels			\$50/day	\$75/day	\$100/day
Mammogram/Pap Smear/Prostate Exam			\$200/day	\$300/day	\$400/day
Colonoscopy			\$600/day	\$900/day	\$1200/day
Emergency Benefits					
Urgent Care Benefit	100%	100%	\$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
TOTAL MONTHLY PREMIUM					

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**.

MMP-HI-BB (07/25)