



# **Selling the Med Mutual Protect Bundle**

*Hosted by: Jessica Banville and Jill Jones*



# Who is the ideal customer?

- **Healthy & can pass underwriting**
- **Not concerned with maternity**
- **Pays for their own insurance**
- **Not eligible for significant savings on ACA**
- **OK with not having “major medical”**
- **Under 50 years old**



# What This is NOT designed for

- **Ongoing chronic conditions**
- **Frequent doctor visits**
- **Maternity**
- **Mental health-heavy needs**



# How Does this Differ from ACA?

<b>ACA</b>	<b>Med Mutual Protect</b>
Pays providers directly	Pays exactly what it says
Deductible + MOOP	No MOOP—benefit-based
Standardized benefits	Menu-style coverage
Required coverage	Medically underwritten
Network-driven	You can use cash anywhere

Think of it like reimbursement + cash protection!



# What Makes Med Mutual Stand Out?

- **One ID card for all three plans**
- **True PPO Network (First Health Network)**
- **Responsive support staff**
- **Customer claims get paid**
- **Little to no pushback at the provider's office**



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		
<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	\$5,000	\$5,000	NA	NA	NA
Benefit Percentage	100%	100%	NA	NA	NA
<b>Hospital Confinement Benefits</b>					
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
<b>Surgery Benefits</b>					
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

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Daily Surgery Benefit Tier 1			\$4000/day	\$8000/day	\$12,000/day
Daily Surgery Benefit Tier 2			\$1000/day	\$2000/day	\$3000/day
Daily Surgery Benefit Tier 3	100%	100%	\$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			\$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	100%	100%	\$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			\$200/day	\$300/day	\$400/day
Emergency Room Benefit	100%	100%	\$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)



# Bulletproof Protection with Med Mutual Protect



How will my coverage protect me on the worst day of my life?

## **Heart Attack w/ Double Bypass**

Initial Bill \$230,000 10 days in Hospital \$230,000  
8 Days ICU

Specified Disease: \$5,000 Deductible -\$225,000  
100% Paid up to \$1 Million

### Hospital Indemnity PREMIER

10 days sickness = \$2,000 x 10 = \$20,000  
First Admission Benefit = \$4,000  
Teir 1 Surgery = \$12,000

Total Benefit = \$36,000 -\$5,000

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Net Benefit to Customer + \$31,000

PLUS, Additional Line Items Paid per CPT Code!



# **LIVE PRICE COMPARISON & QUOTE DEMONSTRATION**



# Simple Phone Script

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

“Based on what you told me, you’re not qualifying for much subsidy, so I want to show you an alternative that gives you strong protection without overpaying for coverage you won’t use.”

# Simple Phone Script

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1. Based on your answers you qualify for one of the best plans available. This is a private plan outside of the Affordable Care Act; these plans are often more cost-effective, more flexible, and designed to protect you from major medical expenses without locking you into an HMO-style network. These plans won't cover pregnancy, but they do cover pre-existing conditions on month 13! I'm going to start with this one; you tell me what you do and don't like about it, and we'll tweak it any way you want to get it exactly right for you, ok?
2. This plan is built around a Hospital Indemnity policy through Medical Mutual Protect, combined with their Accident and Specified Disease coverage. Medical Mutual has been in business for over 70 years and just had their strongest year ever. They've designed these plans to work together so that you have protection for everyday medical care and catastrophic situations like accidents, cancer, heart issues, or strokes.
3. This package utilizes the First Health Network for discounts, but the network is not required. You can see any doctor, hospital, or specialist you want, and no referrals are required. If you stay in network, you get the insurance company's lower contract pricing, which helps your benefits stretch further. The benefits themselves do not go up or down based on network participation.

# Simple Phone Script

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4. People love these plans because the indemnity benefits have NO deductible! That means you get paid for office visits, labs, imaging, urgent care, and hospital stays immediately, AND you aren't paying everything out of pocket until some massive deductible is met like on ACA or other traditional plans.
5. I'm going to show you the Premier-level benefits and we'll go from there. On this package: You don't have to stay in network, but it's smart to do so because you get contract pricing plus your benefits. All benefits are paid directly to you, not the doctor. Can you get on the computer with me so we can go through the brochure together?

(If not online, hit these highlights):

- Unlimited Doctor Visits: You receive \$150 per visit for routine care, sick visits, chiropractic care, mental health visits, and physical therapy—no cap and no deductible.
- Diagnostic Testing & Imaging: You get up to \$800 for MRIs, CAT scans, or PET scans, plus benefits for labs and X-rays. On ACA plans, you usually pay 100% of these costs until a high deductible is met.
- Hospital Benefits: You receive \$2,000 per day if you're hospitalized, and if you're in the ICU, that increases. Even short hospital stays are covered—there's no 24-hour admission requirement.
- Surgery Benefits: Surgeries are paid based on tiers. Major surgeries can pay up to \$12,000, plus anesthesiologist and assistant surgeon benefits—all with no deductible.
- Preventive Care: Benefits for mammograms, pap tests, prostate exams, and colonoscopies.
- Urgent Care & ER: Benefits for urgent care, emergency room visits, and ground or air ambulance services.

# Simple Phone Script

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6. I'm also including catastrophic protection through Medical Mutual's Accident and Specified Disease coverage. Here's why this is powerful:
  - Both plans have a \$5,000 annual deductible.
  - After that deductible is met, they pay 100% of covered medical bills.
  - The Specified Disease plan covers up to \$1 million per year for things like cancer, heart attacks, strokes, and other major diagnoses.
  - The Accident plan does the same for accident-related claims.
  - So, if something major happens: You're never financially responsible beyond \$5,000 in a year for an accident or serious illness.
  - And here's the best part: Even after that \$5,000 is met and Medical Mutual is paying all the medical bills, your indemnity benefits still pay you cash on top of it.
  
7. You're going to love how simple this is to use. All three plans come on one health card, with one member ID. The provider only bills one card, and Medical Mutual automatically runs the claim across all your benefits in the background. No juggling multiple carriers. No confusion about which card to show.
  
8. Just so there are no surprises, this plan doesn't include built-in prescription coverage. Most generics are only a few dollars a month at places like Walmart or Costco. If you're ever prescribed a brand-name medication, we can help shop discount cards or work with your doctor to switch you to a lower cost equivalent, or worst-case scenario, move you to a different plan all together. This way, we don't force you to overpay for Rx coverage you may not need.

# Simple Phone Script

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9. One of the strongest parts of this package is flexibility. You can use your benefits for routine sick visits, chiropractic care, mental health visits, physical therapy, preventive care, and imaging and labs. They built this plan for how people actually use healthcare today, not just for emergencies.
  
10. So, to recap:
  - You have **no deductible** on your everyday medical benefits.
  - You have **unlimited doctor visits** that pay you cash.
  - You have strong hospital and surgery benefits.
  - You have **catastrophic protection** that caps your risk at \$5,000 per year.
  - You have up to **\$1 million per year** in coverage for serious illnesses.
  - You have one card, one ID, and nationwide flexibility.
  - You get all this coverage for **ONLY \$\_\_\_\_ per month**. ..... **PAUSE – LET THEM RESPOND**

## **If No Response / Soft Close**

- I'm glad we were able to find a package that fits your needs and protects you from major medical risk.
- When would you like this plan to become effective?
- How do I spell your legal name exactly as it appears on your ID?



# Underwriting Questions

I have coverage in force with another company at the time of application and intend to replace my current coverage with a MedMutual Protect policy. Yes No

\* Has any applicant resided outside the United States in the past 12 months? Yes No

\* Within the last 12 months has any applicant:

1. Been confined to a hospital (other than pregnancy), nursing home, mental health facility, inpatient rehabilitation, sub-acute facility, or hospice?

2. Been bedridden, received home health care, or been confined to a wheelchair?

3. Been advised to undergo any test (except HIV test), treatment, hospitalization, or surgery which has not yet been completed or for which test results have not yet been received?

4. Had any unexplained weight loss, anemia, chest pain, shortness of breath, heart palpitations, or lump in breast?

5. Applied for or received disability benefits (excluding maternity)?



# Underwriting Questions

6. Consulted a health professional for signs or symptoms of a medical condition for which a final diagnosis has not been determined or communicated?

7. Been treated for an injury from which you have not fully recovered?

Yes No

\* Has any applicant ever had, or is waiting for, an organ, intestinal, or bone marrow transplant? Yes No

\* Is any applicant currently pregnant, an expectant parent, in the process of adopting a child, or ongoing fertility treatment? Yes No

\* Has any applicant ever been tested positive for exposure to the HIV infection or been diagnosed as having ARC or AIDS, caused by the HIV infection or other sickness or condition derived from such infection? Yes No



# Underwriting Questions

\* Within the last 5 years has any applicant received treatment, advice, medication, or surgical consultation by a physician or a health care practitioner for any of the following:

1. Diabetes or taken medication to control blood sugar?
2. Blood disorders (excluding mild iron deficiency)?
3. Chronic liver disease or disorder, including cirrhosis, Hepatitis B and Hepatitis C (excluding fully recovered Hepatitis A)?
4. Chronic kidney disease or disorder (excluding kidney stones)?
5. COPD, chronic bronchitis, chronic lung disease, emphysema or cystic fibrosis?
6. Cancer or carcinoma in situ (excluding basal cell or squamous cell skin cancer), Hodgkin's disease, lymphoma, or leukemia?
7. Multiple sclerosis, Parkinson's, ALS (Lou Gehrig's disease), cerebral palsy, or muscular dystrophy?
8. Heart or circulatory system disorders (excluding high blood pressure)?
9. Crohn's, ulcerative colitis?
10. Alcohol/drug abuse or dependence?
11. Immune system disorders (excluding AIDS, HIV infection or AIDS related conditions)?
12. Anorexia, bulimia, schizophrenia, bipolar disorder, psychotic disorders, or pervasive development disorder?
13. Cognitive disorders, including dementia and Alzheimer's?
14. Auto-immune disorders, including Lupus, rheumatoid arthritis, and connective tissue disorders?
15. Chronic pain, or been evaluated by a pain clinic?
16. TIA (transient ischemic attack), stroke, or mini stroke?
17. Pancreatitis?

Yes No



HEIGHT AND WEIGHT CHART		
Feet	Inches	Max Weight
4	10	203
4	11	210
5	0	218
5	1	225
5	2	232
5	3	240
5	4	248
5	5	255
5	6	263
5	7	271
5	8	280
5	9	288
5	10	296
5	11	305
6	0	313
6	1	322
6	2	331
6	3	340
6	4	349
6	5	358
6	6	368
6	7	377
6	8	387
6	9	397
6	10	407
6	11	416

# Height & Weight Chart



# Indemnity State Availability (as of 11.12.2025)

**STATE AVAILABILITY  
(INDEMNITY):**

Alabama  
Arizona  
Arkansas  
Colorado  
Florida  
Georgia  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky  
Louisiana  
Michigan  
Mississippi  
Missouri  
Nevada  
North Carolina  
Oklahoma  
South Carolina  
South Dakota  
Tennessee  
Texas  
West Virginia  
Wisconsin  
Wyoming

**NOT AVAILABLE IN:**

Alaska  
California  
Connecticut  
Delaware  
Hawaii  
Idaho  
Maine  
Maryland  
Massachusetts  
Minnesota  
Montana  
Nebraska  
New Hampshire  
New Jersey  
New Mexico  
New York  
North Dakota  
Ohio  
Oregon  
Pennsylvania  
Rhode Island  
Utah  
Vermont  
Virginia  
Washington



**THANK YOU!**

