



Accident Insurance Policy

Benefit for Emergency Room, Accidental Death, Hospitalization and Surgery

We know that accidents are a part of life.

With MedMutual Protect's Accident Insurance Policy, you can rest assured knowing that you and your family are financially protected in the event of a serious accident and injury.

Policy Features:

- Tailor the plan to best fit your needs by choosing a \$500, \$1,000 or \$2,000 deductible.
- This policy provides accident-only coverage.
- Policy pays in addition to any other coverage.

This Policy Includes Benefits For:

- ✓ Accidental Death
- ✓ Emergency Room/ Urgent Care Center
- ✓ Hospital Room
- ✓ Intensive Care
- ✓ Miscellaneous Hospital Inpatient Expenses
- ✓ Inpatient Doctor Calls
- ✓ Inpatient Diagnostic Radiology
- ✓ Inpatient Pathology
- ✓ Surgical
- ✓ Anesthesia
- ✓ Prosthesis

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. 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. This policy is individually underwritten by **Reserve National Insurance Company**.

Your Benefits and Coverage

EMERGENCY ROOM/URGENT CARE CENTER

| Benefit | Benefit Amount | Limitations |
|---------|----------------|-------------|
|---------|----------------|-------------|

Deductible applies to these benefits.

| | | |
|---|-------------------------|------------------|
| Emergency Room/Urgent Care Center* | 80% of expense incurred | \$10,000 maximum |
|---|-------------------------|------------------|

Must occur within 144 hours of the covered accident and incurs expenses in excess of selected deductible

BENEFITS PAYABLE IN HOSPITAL

| Benefit | Benefit Amount | Limitations |
|---------|----------------|-------------|
|---------|----------------|-------------|

Deductible applies to these benefits.

| | | |
|---|-------------------------|------------------------|
| Hospital Room | 80% of expense incurred | \$500, 60 days maximum |
| Intensive Care | 80% of expense incurred | \$500, 10 days maximum |
| Miscellaneous Hospital Inpatient Expense | 80% of expense incurred | \$100,000 maximum |

Deductible does not apply to these benefits.

| | | |
|---------------------------------------|-------------------------|---|
| Inpatient Doctor Calls | 80% of expense incurred | \$50, 1 treatment/day and 24 total treatments |
| Inpatient Diagnostic Radiology | 80% of expense incurred | \$2,500 maximum |
| Inpatient Pathology | 80% of expense incurred | \$1,000 maximum |

BENEFITS PAYABLE IN OR OUT OF HOSPITAL

| Benefit | Benefit Amount | Limitations |
|---------|----------------|-------------|
|---------|----------------|-------------|

Deductible does not apply to these benefits.

| | | |
|------------------------------------|-------------------------|---|
| Surgical Operations Benefit | 80% of expense incurred | \$10,000 maximum |
| Anesthesia | 80% of expense incurred | 25% of benefit provided for the primary surgeon |
| Prosthesis | 80% of expense incurred | \$5,000 maximum |

ACCIDENTAL DEATH

| Benefit | Benefit Amount |
|---------|----------------|
|---------|----------------|

| | |
|-------------------|----------|
| Age 19+ | \$50,000 |
| Age <19 | \$10,000 |

Death must occur within 90 days of a covered accident.

*Urgent Care Center coverage is not included and the Emergency Room visit must occur within 48 hours of the covered accident in the following states: IL, NE, NC, WI

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