



Accident Insurance

Benefits for Outpatient and Inpatient Services

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 an everyday or a serious accident and injury.

Policy Features:

- Once the deductible is met, based on your plan, we will pay 80% or 100% of the Covered expenses without exceeding the policy maximum, \$1,000,000 per calendar year.
- Pays in addition to any other coverage.
- This policy provides benefits that are a direct result of a Covered accident.

Accidents happen and you shouldn't have to worry if you're protected in or out of the hospital. This policy offers coverage in and out of the hospital for all accident needs.

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

PLAN OPTIONS

Deductible	Coinsurance Benefit	Max. Benefit
\$0	100%	\$10,000
\$0	100%	\$25,000
\$500	80%	\$1,000,000
\$2,500	80%	\$1,000,000
\$5,000	100%	\$1,000,000

BENEFITS PAYABLE IN OR OUT OF THE HOSPITAL

Benefit
Deductible applies to these benefits. Once the deductible is met each calendar year, based on your plan, we will pay 80% or 100% of the Covered expenses without exceeding the policy max selected.

- ✓ **Emergency Room*/Urgent Care Center**
**Must occur within 48 hours of the covered accident and incurs expenses in excess of selected deductible*

Inpatient Benefit	Outpatient Benefit
✓ Hospital Stay and Services	✓ Outpatient Surgery
✓ Surgery	✓ Outpatient Anesthesia
✓ ICU	✓ Physical Therapy
✓ Anesthesia	✓ Ambulance
✓ Prosthesis	✓ Doctor's Visits
✓ Physician Treatment	✓ X-Rays and Lab Tests

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Benefit	Benefit Amount
Age 19+	\$50,000
Age <19	\$10,000

Death must occur within 90 days of a covered accident. Age minimum varies by state.

If a Covered Person receives an Injury in a Covered Accident and the Injury results in death within 90 days of the Covered Accident, we will pay the Benefit for Accidental Death in the amount shown in the 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. This policy is individually underwritten by Reserve National Insurance Company.