



EMPLOYEE GUIDE

Critical Illness Insurance

Be prepared for the unexpected

You may know someone who has been affected by a critical illness such as cancer, stroke or heart attack, and witnessed the resulting challenges. Are you prepared if a critical illness were to happen to you? MedMutual Protect® Critical Illness insurance policy can help you when you need it most.

How it Works

1. Select a policy.
2. When the diagnosis of a covered critical illness occurs, the policy pays you a lump-sum benefit amount based on the policy you choose and the illness.
3. Should there be a reoccurrence of the same illness or an additional diagnosis of a different covered illness, the policy provides ongoing benefits.

Features & Extras

- Optional Wellness Benefit.
- Coverage is portable. See policy and certificate for terms and conditions.
- Spouse coverage available.
- Dependent coverage available.

Benefits are paid directly to the insured with no restrictions on how the funds can be used.

*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. The underwriting company for the worksite voluntary Critical Illness policy is **Reserve National Insurance Company**.

PRODUCT FEATURES AND BENEFITS - ENHANCED (WITHOUT CANCER) POLICY

Covered Conditions	100% of Benefit Amount for Heart Attack, Stroke, Sudden Cardiac Arrest, End Stage Renal (Kidney) Failure, Major Organ Failure, Benign Brain Tumor, Coma, Severe Burns, Complete Loss of Hearing, Complete Loss of Sight, Complete Loss of Speech, Type 1 Diabetes, Multiple Sclerosis (MS), Muscular Dystrophy, Myasthenia Gravis, Paralysis, Amyotrophic Lateral Sclerosis (ALS)
Partial Benefits	50% of Benefit Amount for Advanced Alzheimer's Disease, Advanced Parkinson's Disease, Coronary Artery Disease (Bypass Surgery), Ruptured Aneurysm 25% of Benefit Amount for Diphtheria, Encephalitis, Heart Valve Surgery, Huntington's Disease, Rabies, Rocky Mountain Spotted Fever, Tay-Sachs Disease, Tetanus, Tuberculosis 10% of Benefit Amount for Coronary Artery Disease (Angioplasty or Atherectomy), Heart Catheterization, Transient Ischemic Attack (TIA)
Benefit Amount	\$10,000 or \$20,000
Wellness Benefit	\$50
Guaranteed Issue	\$20,000
Additional Occurrence Benefit	Unlimited as long as 180 days between last diagnosis.
Reoccurrence Benefit	No limit as long as more than 365 days from initial diagnosis (a "reoccurrence" must be diagnosed as a reoccurrence, rather than a continuation of the initial covered occurrence).
Dependent Coverage	Spouse covered at 50% of employee amount. Children covered at 50% of employee amount.
Childhood Conditions	100% of Benefit Amount for Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Spina Bifida 25% of Benefit Amount for Cystic Fibrosis
Skin Cancer	\$100
Second Opinion	\$250
Pre-existing Conditions	12/12
Policy Termination	None
Portability	Fully portable regardless if group stays in force but still subject to the normal termination age.

**Critical Illness - Issue Age Enhanced (without Cancer) Plan
Monthly Rates**

EMPLOYEE: NON-TOBACCO		
Age	\$10,000	\$20,000
18-25	\$3.41	\$5.34
26-30	\$4.54	\$7.32
31-35	\$6.57	\$11.07
36-40	\$9.65	\$16.87
41-45	\$13.44	\$24.05
46-50	\$17.86	\$32.49
51-55	\$22.14	\$40.77
56-60	\$27.95	\$52.03
61-65	\$37.05	\$69.74
66-70	\$48.16	\$91.56
71+	\$69.42	\$133.95

EMPLOYEE: TOBACCO		
Age	\$10,000	\$20,000
18-25	\$4.08	\$6.63
26-30	\$6.05	\$10.20
31-35	\$9.66	\$16.99
36-40	\$15.36	\$27.77
41-45	\$22.48	\$41.27
46-50	\$30.64	\$56.74
51-55	\$38.58	\$71.78
56-60	\$49.00	\$91.66
61-65	\$65.11	\$122.64
66-70	\$84.02	\$159.67
71+	\$116.28	\$224.72

EMPLOYEE + SPOUSE: NON-TOBACCO		
Age	\$10,000	\$20,000
18-25	\$5.71	\$8.69
26-30	\$7.50	\$11.79
31-35	\$10.66	\$17.64
36-40	\$15.48	\$26.68
41-45	\$21.38	\$37.83
46-50	\$28.24	\$50.88
51-55	\$34.87	\$63.66
56-60	\$43.81	\$80.94
61-65	\$57.78	\$108.06
66-70	\$74.74	\$141.30
71+	\$106.57	\$204.70

EMPLOYEE + SPOUSE: TOBACCO		
Age	\$10,000	\$20,000
18-25	\$6.78	\$10.74
26-30	\$9.88	\$16.36
31-35	\$15.58	\$27.06
36-40	\$24.55	\$44.03
41-45	\$35.74	\$65.21
46-50	\$48.49	\$89.38
51-55	\$60.87	\$112.80
56-60	\$77.05	\$143.60
61-65	\$102.00	\$191.55
66-70	\$131.16	\$248.57
71+	\$179.86	\$346.71

EMPLOYEE + CHILD: NON-TOBACCO		
Age	\$10,000	\$20,000
18-25	\$6.22	\$9.81
26-30	\$7.35	\$11.79
31-35	\$9.38	\$15.54
36-40	\$12.46	\$21.34
41-45	\$16.24	\$28.52
46-50	\$20.67	\$36.96
51-55	\$24.95	\$45.24
56-60	\$30.76	\$56.50
61-65	\$39.85	\$74.21
66-70	\$50.96	\$96.03
71+	\$72.22	\$138.42

EMPLOYEE + CHILD: TOBACCO		
Age	\$10,000	\$20,000
18-25	\$6.89	\$11.10
26-30	\$8.86	\$14.67
31-35	\$12.47	\$21.46
36-40	\$18.17	\$32.24
41-45	\$25.29	\$45.74
46-50	\$33.45	\$61.21
51-55	\$41.39	\$76.25
56-60	\$51.81	\$96.13
61-65	\$67.92	\$127.11
66-70	\$86.83	\$164.14
71+	\$119.09	\$229.19

FAMILY: NON-TOBACCO		
Age	\$10,000	\$20,000
18-25	\$9.20	\$14.25
26-30	\$11.00	\$17.35
31-35	\$14.16	\$23.20
36-40	\$18.97	\$32.24
41-45	\$24.87	\$43.39
46-50	\$31.73	\$56.44
51-55	\$38.36	\$69.22
56-60	\$47.31	\$86.50
61-65	\$61.27	\$113.62
66-70	\$78.23	\$146.86
71+	\$110.06	\$210.26

FAMILY: TOBACCO		
Age	\$10,000	\$20,000
18-25	\$10.27	\$16.30
26-30	\$13.38	\$21.92
31-35	\$19.08	\$32.62
36-40	\$28.05	\$49.60
41-45	\$39.23	\$70.77
46-50	\$51.98	\$94.94
51-55	\$64.36	\$118.36
56-60	\$80.54	\$149.17
61-65	\$105.50	\$197.12
66-70	\$134.65	\$254.13
71+	\$183.35	\$352.27

CASE STUDY Critical Illness Insurance

How the policy worked for Terrence

Terrence was diagnosed with Multiple Sclerosis at age 34. He was concerned about how he would afford his expensive specialty medications while taking care of his son.

His MedMutual Protect Critical Illness^{*} insurance policy paid a cash benefit of \$10,000 directly to Terrence to help cover his deductible, copayment, monthly bills and other unexpected costs after his diagnosis.

Terrence's Monthly Expenses	
Medical Insurance Deductible	-\$1,600
Medical Insurance Copayment for Medications and Services ^{**}	-\$780
Home Health Aide	-\$500
Car Payments	-\$400
Mortgage	-\$1,600
Child Care	-\$500
Groceries	-\$400
Total Bills & Expenses	-\$5,780
Benefit paid to Terrence	\$10,000



^{*}Coverage based on MedMutual Protect worksite supplemental Critical Illness insurance. Actual coverage may vary. Please check for your state's product availability at [MedMutualProtect.com/Group](https://www.MedMutualProtect.com/Group). ^{**}Based on copayment estimate by GoodRx www.goodrx.com.

This case study is a fictional example based on estimated benefits. Please see MedMutual Protect supplemental worksite Critical Illness insurance Features and Benefits before making a decision.

Exclusions and Limitations

Exclusions

Benefits under the Policy and any attached rider(s) will not be payable for any loss caused in whole or in part by or resulting in whole or part from the following:

1. A specified health event occurring prior to the effective date of coverage for an insured person (benefits are payable 12 months after the effective date of coverage, as provided in the Pre-existing Conditions Limitations provision);
2. Suicide or attempt at suicide, or intentional self-inflicted injury or sickness;
3. Participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated as defined by the law of the jurisdiction in which the cause of the loss occurs;
4. Participating in any sport or sporting activity for wage, compensation or profit;
5. Commission of or attempt to commit an assault or felony;
6. Engaging in an illegal activity or occupation;
7. Declared war or any act of declared war;
8. Travel in or descent from an aircraft, except while a fare-paying passenger;
9. An experimental major human organ transplant.

Limitations

Pre-Existing Condition Limitation: During the first 12 months following the effective date of coverage for an insured person, any specified health event that occurs due to a pre-existing condition is not covered and no benefits will be payable under the policy in connection with such specified health event. This Pre-Existing Condition Limitation does not apply to the wellness benefit. Pre-Existing Condition means any sickness, injury or condition for which medical advice, diagnosis or treatment was recommended by a physician or received from a physician within the one-year period before the effective date of coverage of the insured person.

Exclusions and limitations may vary by state.

MedMutualProtect.com/Group

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The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, Short Term Disability and Whole Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the worksite voluntary Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Medical Mutual of Ohio. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. FSL is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

The MedMutual Protect voluntary insurance products, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

IMPORTANT: If an individual is insured under one or more MedMutual Protect voluntary insurance products and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in MedMutual Protect coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. MedMutual Protect acts solely as the issuer and underwriter of these insurance products and as such, neither MedMutual Protect nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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