The Smarter Bundle — Allstate Health Access PLUS + MedMutual Specified Disease

Allstate covers the day-to-day medical bills. MedMutual is the umbrella for the catastrophic bills from a serious diagnosis. The two pay in addition to each other.

MEDMUTUAL SPECIFIED DISEASE — HOW IT WORKS

After your **$5,000 calendar-year deductible**, MedMutual pays **100% of covered expenses** up to **$1,000,000 per year** and **$5,000,000 lifetime**. Pays *in addition to* any other coverage — including Allstate Health Access. Covers expenses in or out of the hospital: hospital stay, ICU, surgery, anesthesia, ER/urgent care, doctor visits, X-rays, lab tests, ambulance, PT, prosthesis.

COVERED CONDITIONS (20)

Cancer • Coronary Artery / Cardiovascular Disease • Stroke • Major Organ Transplant • Diabetes • End-Stage Renal Failure • COVID-19 • Pneumonia • Pancreatitis • Gastrointestinal Disease • Gallbladder Disease • Viral Hepatitis • Shingles • Addison's • Cushing's • Hyper/Hypothyroidism • Gout • Psoriasis • Ebola Virus Disease

YOUR TOTAL MONTHLY PREMIUM

$ _____ / month

Allstate Health Access PLUS + MedMutual Specified Disease

BENEFIT	DETAIL	ALLSTATE PLUS PAYS (day-to-day indemnity)	MEDMUTUAL SD PAYS (specified-disease umbrella)	NATIONAL AVG CASH COST
EVERYDAY CARE				
Doctor's Office Visit	Primary or specialist	**$175 (10/yr)**	**100% after $5K ded.***	**$171 avg ($100–$400)**
Preventive Care Visit	Annual physical / screening	**$200 (2/yr)**	—	**$200–$400 avg**
Urgent Care Visit	Per visit	**$200 (4/yr)**	**100% after $5K ded.***	**$280 avg ($150–$450)**
Emergency Room	Per visit	**$300 (3/yr)**	**100% after $5K ded.***	**$2,100–$2,500 avg**
Telehealth + Rx	Recuro Health included	**24/7 telehealth + $0 Rx copay**	—	**$50–$400+ / day brand**
HOSPITAL & SURGERY				
Inpatient Confinement — Sickness	Per day	**$4,000 / day**	**100% after $5K ded.***	**$3,086 / day avg**
Inpatient Confinement — Injury	Building benefit Yrs 1–3	**$6K → $9K → $12K / day (Yrs 1–3)**	**100% after $5K ded.***	**$3,086 / day avg**
Hospital Admission	First inpatient day	**$2,000 (3/yr)**	**100% after $5K ded.***	**Bundled into stay charges**
ICU — Sickness	Up to 60 days	**$6,000 / day · 60 days**	**100% after $5K ded.***	**$10,000+ / day avg**
ICU — Injury	Up to 60 days	**$6,000 / day · 60 days**	**100% after $5K ded.***	**$10,000+ / day avg**
Inpatient HCP Visit	Per visit during stay	**$150 / visit (10/yr)**	**100% after $5K ded.***	**$200–$300 / visit**
Observation Unit	Per day in observation	**$1,500 / day (2/yr)**	**100% after $5K ded.***	**$1,500–$3,500 / day**
Surgery — Tier 1 (Major)	CABG, hip, spine, etc.	**$10,000 (4/yr)**	**100% after $5K ded.***	**$25,000–$170,000 / procedure**
Surgery — Tier 2 Inpatient	Standard inpatient surgery	**$5,000 (4/yr)**	**100% after $5K ded.***	**$8,000–$40,000**
Surgery — Outpatient	Standard outpatient surgery	**$5,000 (3/yr)**	**100% after $5K ded.***	**$4,000–$15,000**
Assistant Surgeon — Tier 1	Per surgery	**$5,000 (4/yr)**	**100% after $5K ded.***	**15–25% of surgeon fee**
Anesthesia — Tier 1	Per surgery	**$2,000 (4/yr)**	**100% after $5K ded.***	**20–30% of surgeon fee**
Outpatient Surgical Facility	Facility fee	**$500 (3/yr)**	**100% after $5K ded.***	**$1,000–$3,000+ facility fee**
DIAGNOSTICS & TREATMENT				
Radiology (Imaging)	MRI, CT, X-ray — per test	**$125 / test (5/yr)**	**100% after $5K ded.***	**MRI $1,325 • CT $525–$1,440 • PET $3K–$6K**
Laboratory	Per test (blood work)	**$35 / test (10/yr)**	**100% after $5K ded.***	**$30–$200 per panel**
Outpatient Chemo / Radiation	Monthly benefit	**$4,000 / month**	**100% after $5K ded.***	**$3,000–$15,000 / session**
EMERGENCY TRANSPORT				
Ground Ambulance	Per trip	**$1,000 (3/yr)**	**100% after $5K ded.***	**$940–$2,086 avg**
Air Ambulance	Per trip	**$25,000 / trip**	**100% after $5K ded.***	**$36,000–$72,000 avg**

***MedMutual SD pays only when the service results from one of the 20 covered Specified Diseases.** Cash-pay sources: Mira Health, GoodRx, Zocdoc, FAIR Health, KFF, CostHelper (2024–2025). **Important:** Both products are *limited benefit* plans, NOT major medical / Minimum Essential Coverage. Allstate Health Access is fixed-indemnity, underwritten by National Health Insurance Company, available through LIFE Association membership (not required in NV, PA, SD, WY; in CA, SD, VA must be supplement). MedMutual Protect SD (SD-3) underwritten by Reserve National Insurance Co.; not available in NM; wellness benefit not in CO, IL, MI. 12-month pre-existing exclusion on Allstate; exclusions, waiting periods, and state variations apply on both. For illustration/agent-use only — see policy for full terms.