The Smarter Bundle — Manhattan Life ELITE + MedMutual Specified Disease

ML Elite 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 PLAN — 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**. It pays *in addition to* any other coverage — including ML Elite. 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, physician treatment.

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 Disease • Cushing's Disease • Hyperthyroidism • Hypothyroidism • Gout • Psoriasis • Ebola Virus Disease

YOUR TOTAL MONTHLY PREMIUM

$ _____ / month

Manhattan Life Elite + MedMutual Specified Disease

BENEFIT	DETAIL	ML ELITE PAYS (day-to-day indemnity)	MEDMUTUAL SD PAYS (specified-disease umbrella)	NATIONAL AVG CASH COST
EVERYDAY CARE				
Doctor's Office Visit	Per visit, w/ 5-visit rollover; up to 10 days/yr	**$175 / visit**	**100% after $5K ded.***	**$171 avg ($100–$400)**
Urgent Care Visit	Up to 4 visits per calendar year	**$300 / visit**	**100% after $5K ded.***	**$280 avg ($150–$450)**
Emergency Room Visit	Up to 2 visits per calendar year	**$300 / visit**	**100% after $5K ded.***	**$2,100–$2,500 avg**
Prescription Drugs	Per day, up to $750 / calendar year	**$50 / day**	—	**$50–$400+ / day (brand)**
HOSPITAL & SURGERY				
Inpatient Hospital Confinement	Per day; Building Benefit grows 25%/yr Yrs 2–5	**$4,000 / day**	**100% after $5K ded.***	**$3,086 / day avg**
Hospital Admission	First inpatient day per yr (additional)	**$2,000**	**100% after $5K ded.***	**Bundled into stay charges**
Hospital Observation (24–47 hrs)	Per day in Observation Unit	**$2,000 / day**	**100% after $5K ded.***	**$1,500–$3,500 / day**
Hospital Observation (48+ hrs)	Per day in Observation Unit	**$3,000 / day**	**100% after $5K ded.***	**$1,500–$3,500 / day**
Surgery Benefit	2.5× Medicare Fee Schedule; up to $50K/yr	**2.5× scheduled**	**100% after $5K ded.***	**$4,000–$170,000 / procedure**
Ambulatory Surgical Center	Facility fee (incl. surgical + anesth.)	**$2,500**	**100% after $5K ded.***	**$1,000–$3,000+ facility fee**
Assistant Surgeon	Per surgical day	**20% of surgical**	**100% after $5K ded.***	**15–25% of surgeon fee**
Anesthesiologist	Per surgical day	**25% of surgical**	**100% after $5K ded.***	**20–30% of surgeon fee**
DIAGNOSTICS & IMAGING				
MRI / PET / CT Scan	Per day (radiology)	**$600 / scan**	**100% after $5K ded.***	**MRI $1,325 • CT $525–$1,440 • PET $3K–$6K**
Mammogram	Per day (radiology) — preventative screening	**$300 / scan**	—	**$100–$400 avg**
Other Radiology Tests	Per day	**$250 / day**	**100% after $5K ded.***	**Varies $100–$1,000+**
Surgical Pathology (Lab)	Per day	**$300 / day**	**100% after $5K ded.***	**$200–$500 / test**
Other Lab Services	Per day (CBC, CMP, lipid)	**$50 / day**	**100% after $5K ded.***	**$30–$200 per panel**
Therapy Services	Physical / occupational / speech — per day	**$75 / day**	**100% after $5K ded.***	**$75–$150 / session**
PREVENTATIVE SERVICES				
Colonoscopy	Per service — preventative screening	**$600**	—	**$2,400 avg ($1,250–$4,800)**
Pap Smear	Per service — preventative screening	**$300**	—	**$40–$316 avg**
PSA Test	Per service — preventative screening	**$300**	—	**$100–$350 avg**
AMBULANCE, CANCER & OTHER				
Ground Ambulance	Per day (2/yr max)	**$150 / trip**	**100% after $5K ded.***	**$940–$2,086 avg**
Air Ambulance	Per day (2/yr max)	**$1,500 / flight**	**100% after $5K ded.***	**$36,000–$72,000 avg**
Cancer Treatment	Radiation, chemo, immunotherapy — 40 days/yr (ML)	**$2,000 / day**	**100% after $5K ded.***	**$1,000–$15,000 / session**
Allergy Shots (child)	Per day	**$10**	—	**$20–$100 per shot**
Immunizations (child)	Per day; $100/yr max	**$25**	—	**$25–$150 per shot**

***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. ML Elite is fixed-indemnity; MedMutual Protect SD (SD-3) underwritten by Reserve National Insurance Co. (not available in NM; wellness benefit not in CO, IL, MI). Exclusions, waiting periods, pre-existing limits and state variations apply. For illustration/agent-use only — see policy for full terms.