The Smarter Bundle — PALIC Optimum Health Saver PLUS + MedMutual Specified Disease

PALIC 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 PALIC Optimum Health Saver. 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

PALIC OHS PLUS + MedMutual Specified Disease

BENEFIT	DETAIL	PALIC OHS PLUS PAYS (day-to-day indemnity)	MEDMUTUAL SD PAYS (specified-disease umbrella)	NATIONAL AVG CASH COST
EVERYDAY CARE				
Physician / Office Visit	Days 1–8 / Days 9+	**$120 / $60 (16 days)**	**100% after $5K ded.***	**$171 avg ($100–$400)**
Preventive Care	Mammogram / Colonoscopy / Other	**$250 / $600–$750 / $125**	—	**$200 / $2,750 / $200+ avg**
Urgent Care	Per day, 4/yr	**$200**	**100% after $5K ded.***	**$280 avg ($150–$450)**
Emergency Room	Facility + Professional, 2/yr	**$100 + $100**	**100% after $5K ded.***	**$2,100–$2,500 avg**
Telehealth	PALIC virtual care included	**Included (no extra cost)**	—	**$50–$80 / visit**
HOSPITAL & SURGERY				
First-Day Hospital Admission	Per admission, 1/yr	**$2,000**	**100% after $5K ded.***	**Bundled into stay charges**
Inpatient Confinement — Sickness	Days 1–3 / 4 / 5+	**$6K / $4.5K / $3K / day**	**100% after $5K ded.***	**$3,086 / day avg**
Inpatient Confinement — Injury	Days 1–3 / 4 / 5+	**$7K / $5.5K / $4K / day**	**100% after $5K ded.***	**$3,086 / day avg**
ICU Confinement	Days 1–3 / 4 / 5+ (16 days/yr)	**$7K / $5.5K / $4K / day**	**100% after $5K ded.***	**$10,000+ / day avg**
Mental Illness Confinement	Per day, inpatient	**$400 / day**	—	**$1,200–$2,400 / day**
Rehab / Skilled Nursing	Per day	**$1,500 / day**	**100% after $5K ded.***	**$1,000–$2,500 / day**
Outpatient Surgery (Hospital / ASC)	General anesthesia, per day	**$3,000 / day**	**100% after $5K ded.***	**$8,000–$25,000 avg**
Surgeon + Assistant + Anesthesia	Multiplier on Surgical Schedule	**2× Schedule**	**100% after $5K ded.***	**$10,000–$170,000 avg**
Surgical Combined Annual Cap	All surgical benefits combined	**$50,000 / yr**	—	**—**
Outpatient Cancer Care	Radiation / chemo / immuno	**$1,500 / day · $40K / yr**	**100% after $5K ded.***	**$10,000–$30,000 / month**
DIAGNOSTICS & TREATMENT				
Radiology — MRI / PET / CT	Per test	**$480**	**100% after $5K ded.***	**$500–$6,000 / test**
Radiology — X-Ray + Diagnostic	Per day, 4/yr	**$160**	**100% after $5K ded.***	**$200–$1,500 / scan**
Lab Work	Per day, 4/yr	**$80**	**100% after $5K ded.***	**$30–$200 per panel**
Therapy (PT / OT / Speech)	Per day, 16/yr	**$60**	**100% after $5K ded.***	**$75–$200 / session**
EMERGENCY TRANSPORT & RX				
Ground Ambulance	Per day, 2/yr	**$500**	**100% after $5K ded.***	**$940–$2,086 avg**
Air Ambulance	Per day, 1/yr	**$1,000**	**100% after $5K ded.***	**$36,000–$72,000 avg**
Prescription Rx	Brand / Generic per fill	**$20 / $10**	—	**$300+ / $40+ 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. PALIC Optimum Health Saver (Form H-0434) is fixed-benefit hospital indemnity, underwritten by Philadelphia American Life Insurance Company, Houston, TX. MedMutual Protect SD (SD-3) underwritten by Reserve National Insurance Co.; not available in NM; wellness benefit not in CO, IL, MI. Pre-existing condition limitations, exclusions, waiting periods, and state variations apply on both. Refer to outline of coverage for full details. For illustration / agent-use only.