The Smarter Bundle — Optimum Health Saver Plus + Add-Ons

A layered Philadelphia American strategy: hospital indemnity foundation, accident protection, lump-sum critical illness, and catastrophic specified disease coverage. The pieces work together to fill the gaps.

BENEFIT	DETAIL	OHS PLUS (foundation)	24-HR ACCIDENT (accident + AD&D)	CRITICAL ILLNESS (lump sum)	SPECIFIED DISEASE (catastrophic)
EVERYDAY CARE					
Doctor / Office Visit	Per visit	**$120 (Days 1–8)**	—	—	—
Preventive Care	Mammogram, colonoscopy, annual	**Included**	—	—	—
Urgent Care	Per day, 4/yr	**$200**	—	—	—
Telehealth	Virtual urgent care + Rx	**Included**	—	—	—
Lab Work / Imaging	Per test	**$80 lab · $160 X-ray · $480 MRI**	—	—	—
HOSPITAL & SURGERY					
Hospital Admission	First day, 1/yr	**$2,000**	—	—	—
Confinement (Sickness)	Per day, 1–3 / 4 / 5+	**$6K / $4.5K / $3K**	—	—	—
Confinement (Injury)	Per day, 1–3 / 4 / 5+	**$7K / $5.5K / $4K**	—	—	—
ICU Confinement	Per day, 16 days/yr max	**$7K / $5.5K / $4K**	—	—	—
Outpatient Surgery (Facility)	GA / no GA	**$3,000 / $1,500**	—	—	—
Surgeon / Anesthesia	Multiplier on Surgical Schedule	**2× Schedule**	—	—	—
Surgical Annual Cap	Combined surgery benefits	**$50,000 / yr**	—	—	—
ACCIDENTS & INJURIES					
Accidental Injury Benefit	Actual charges for medical treatment, per accident	—	**$4,000 (2 units)**	—	—
Accidental Death	Lump-sum if fatal	—	**$100,000 (2 units)**	—	—
Ground / Air Ambulance	Actual charges, accident-related	—	**$10,000 (2 units)**	—	—
Hospital Income (Accident)	Per day for accident-caused stay, up to 30 days	—	**$300 / day**	—	—
Dismemberment	Hand / arm / foot / leg / sight (per occurrence)	—	**$10,000–$20,000**	—	—
Medical Expense Rider	Add-on: $24K inpatient + $2K outpatient / accident	—	**Optional (2-unit only)**	—	—
CRITICAL ILLNESS (lump sum) & SPECIFIED DISEASE (catastrophic)					
Cancer (Internal)	Lump-sum % of selected face amount	—	—	**100% of face**	**Covered**
Heart Attack / Stroke	Lump-sum on diagnosis	—	—	**100% of face**	**Covered**
Coronary Artery Bypass	Payable once per insured	—	—	**25% of face**	**Covered**
Angioplasty	Per procedure	—	—	**10% of face**	**Covered**
Pacemaker (Single / Double)	Implant procedure	—	—	**30% / 40%**	**Covered**
End Stage Renal Failure	Confirmed diagnosis	—	—	**100% of face**	**Covered**
Organ Transplant	Heart/lung/liver/pancreas (kidney = 50%)	—	—	**100% of face**	**Covered**
Non-Invasive Carcinoma / Other	Partial / additional SD-only conditions	—	—	**25%**	**Amputation · Joint replacement · ALS · Major organ failure · Ruptured aneurysm**
Face Amount / Annual Cap	CI face amount | SD actual-charges cap	—	—	**$10K – $50K**	**$250,000 / yr**
Deductible / Waiting	CI 90-day (25% partial) | SD CY deductible	—	—	**90-day wait**	**$50,000 deductible**
Network	Provider freedom	—	—	**No restrictions**	**Expanded / no restrictions**
SAMPLE PREMIUM — 40-yo male, non-smoker, Houston TX (illustrated)					
Monthly Premium per Policy	Add-ons stack on top of OHS Plus	**$130.07**	**$31.05**	**$30.98**	**$26.52**

How to read this: Each column is a separate Philadelphia American policy. They stack — claims pay out of each policy independently, so a single event (e.g., a covered cancer diagnosis) can trigger benefits across OHS, Critical Illness, AND Specified Disease policies. Sample premium illustrated from a 40-year-old male, non-smoker, Houston TX. Actual rates vary by age, gender, smoker status, tier selected, state, and effective date.

__Important:__ All Philadelphia American Life products shown are fixed-benefit / supplemental policies, NOT major medical insurance. OHS (H-0434), 24-Hour Enhanced Accident (H-0089), Crisis Recovery Critical Illness (H-0186), and Specified Disease are excepted-benefit / supplemental plans under the ACA and do not meet the definition of Minimum Essential Coverage. They pay fixed amounts or actual charges as defined, regardless of actual provider charges. Benefits, availability, exclusions, waiting periods, and pre-existing condition limitations vary by state. CI has a 90-day waiting period (25% benefit if diagnosed inside that window) and reduces 50% at age 65. Refer to the outline of coverage and policy in your state for full details. For agent-use only.