

DI Sales Solutions



Accident Medical Expense Rider Adds Value to Client's Accident Disability Coverage

Client Profile

- Joan is a 30-year-old, active and physically fit office worker
- She is single and recently purchased her own home
- Her annual salary is \$45,000
- While she lives a comfortable lifestyle, she budgets her money very carefully and can't afford unexpected expenditures

Situation

- Her employer provides a high-deductible major medical plan
- Based upon her family history she can't envision herself getting sick, but she wants paycheck protection in case of an accident
- Joan doesn't want to worry about saving for unexpected expenses
- A co-worker of Joan's hurt himself while mountain biking and almost went bankrupt after spending a week in the hospital and four months out of work

Solution

- Joan's agent sold her Mutual of Omaha Short Term Accident Only DI coverage with a 14-day elimination period (EP) and 24-month benefit period (BP)
- The agent also proposed adding an Accident Medical Expense (AME) rider to help cover medical and hospital expenses related to an accident. In addition to protecting her income. He went on to explain that the rider can help cover some of the accident out-of-pocket costs that may be applied against her high deductible major medical plan or she could use the money reimbursed to her as needed for other expenses. **It is a great way to get supplemental medical expense coverage with no additional medical underwriting**
- It comforts Joan to know she'll be able to pay her mortgage as well as get help with medical expenses that could arise if she is injured in an accident
- Joan has the peace of mind that comes from working with a trusted company that has been selling disability insurance for more than 100 years

