CHO & MedMutual Power Pack

An Affordable, High-Value Alternative to ACA Plans

For Licensed Insurance Agents – Product Overview & Sales Guide

The CHO & MedMutual Power Pack combines Choice Health Plan and MedMutual's Specified Disease & Accident coverage to provide a smart, affordable alternative to ACA plans. Clients enjoy dependable protection with unlimited low copays, first-dollar preventive care, and $0 telemedicine access—plus strong financial safeguards for unexpected illness or injury. This bundled solution gives agents a simple, high-value option for cost-conscious clients seeking flexible, year-round coverage.

Why Agents Love the Power Pack

- Affordable alternative for ACA clients
- Unlimited low copays and transparent pricing
- Flexible year-round enrollment
- Easy-to-explain bundled structure
- Simplified Underwriting for Specified Disease
- Guarantee Issue Optima Choice and Accident Protection
- Strong consumer appeal and retention value

Optima Choice Health Plan Highlights

• Wellness & Preventive Care – 100% Covered
• Primary Care Visits – $15 copay, unlimited
• Specialist Visits – Network Discount
• Urgent Care Visits – $50 copay, unlimited
• Prescription Benefits – Tiered copays: $15 / $30 / $50 / $75
• Virtual Health – $0 telemedicine, up to 3 behavioral health visits per year

Monthly Rates (OPTIMA)

Adult: $204

Adult + Spouse: $405

Adult + Child(ren): $405

Family: $604

MedMutual Specified Disease & Accident Plan

• Deductible: $5,000
• Annual Maximum: $1,000,000
• Lifetime Maximum: $5,000,000

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

• Inpatient Benefits – Hospital stay & services, surgery, ICU, anesthesia, prosthesis, physician treatment
• Outpatient Benefits – Outpatient surgery, anesthesia, physical therapy, ambulance, doctor visits, X-rays & lab tests

See Below for Rate Examples

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

OPPORTUNITIES FOR A BETTER VALUE FOR YOUR CLIENTS & MORE COMMISSIONS FOR YOU

EX: Husband/Wife ,40 non-smokers (No Subsidy, Macomb County)

OPTION 1	OPTION 2
BCBS BCN Preferred Silver Saver Deductible: $4,000 Preventive Care: 100% Coverage 70/30 Coinsurance: $7,500 OOP Max Individual OOP Maximum: $15,000/family	**Choice Health Optima Plan** Deductible: $0 Preventive Care: 100% Coverage Doctor Visit Copay: $15 Hospitalization Coverage: None
	Med Mutual Accident and SDI $1,000,000 of Accident coverage per year ($5,000,000 lifetime) with a $5,000 deductible and $1,000,000 of Specified Disease coverage per year ($5,000,000 lifetime) with a $5,000 deductible
Premium: $788.32	Premium: $587.08
Avg. health comp: 4%	Avg. Choice Health comp: 18%, Average Med Mutual Accident and SDI comp: 25%
Commission: $378.39	Commission: $1,421.04

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

OPPORTUNITIES FOR A BETTER VALUE FOR YOUR CLIENTS & MORE COMMISSIONS FOR YOU

EX: Husband/Wife ,45
non-smokers, two (2) children, (No Subsidy, Macomb County)

OPTION 1	OPTION 2
BCBS BCN Preferred Silver Saver Deductible: $4,000 Preventive Care: 100% Coverage 70/30 Coinsurance: $7,500 OOP Max Individual OOP Maximum: $15,000/family	**Choice Health Optima Plan** Deductible: $0 Preventive Care: 100% Coverage Doctor Visit Copay: $15 Hospitalization Coverage: None
	Med Mutual Accident and SDI $1,000,000 of Accident coverage per year ($5,000,000 lifetime) with a $5,000 deductible and $1,000,000 of Specified Disease coverage per year ($5,000,000 lifetime) with a $5,000 deductible
Premium: $1,397.90	Premium: $ 1,050.04
Avg. health comp: 4%	Avg. Choice Health comp: 18%, Average Med Mutual Accident and SDI comp: 25%
Commission: $670.99	Commission: $2,642.76