



For assistance, please contact:

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Out of Pocket Protection Plan

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Products Highlights

- ❖ Helps pay deductibles and copayments.
- ❖ Your choice of benefits and premiums
- ❖ Pays benefits directly to you unless assigned to help with hospital bills and out-of-pocket costs.
- ❖ Pays in addition to all other insurance and workers' compensation.

How our plan works?

Once you have met the requirements, fill out the necessary claims form and attach your receipts.

It's that easy!

Benefits are paid in a lump sum directly to you.

Daily Inpatient Hospital Confinement Benefit ** (per hospital admission)

You may choose a daily inpatient benefit of either:

- ❖ \$100 a day
- ❖ \$200 a day

If you are confined in a hospital as a resident inpatient* We pay the daily inpatient benefit you select up to 10 days per hospital confinement. (In Texas benefit is limited to a maximum benefit period shown in your policy)

First Hospital Admissions (1 per year)

You may choose an admission benefit of either:

- ❖ \$2,500
- ❖ \$5,000
- ❖ \$6,350

If you are admitted to a hospital as a resident inpatient* we pay the Hospital Admission Benefit you selected.
This benefit is not payable for the treatment of Mental/Nervous Disorders and Substance Abuse.

Doctor Office Visit (2 per year):

❖ \$50

Optional Benefits

Outpatient Surgery Benefit *** (2 per year):

You may choose a daily benefit of either:
(refer to policy for limitations on this benefit)

❖ \$1,000 ❖ \$2,000 ❖ \$3,000

For surgical services rendered in an Ambulatory Surgical Center or Outpatient Hospital Facility, We pay the amount shown on the Schedule of Benefits for the Outpatient surgery performed.

Emergency Accident Benefit (4 per year):

❖ \$250

If you sustain an injury which requires emergency care by a physician, We pay the actual expenses incurred up to the amount per treatment you receive in a hospital outpatient emergency room or physician office. The treatment must be received within 72 hours of the injury.

** Confined as a resident inpatient means assigned to a hospital bed for an overnight stay for medically necessary reasons resulting from injury or illness on the advice of a physician*

*** A day is a 24 hour period where room and board is charged*

**** Refer to policy for limitations on this benefit*

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