

# Outpatient Surgery Rider

## Help Your Clients Cover Outpatient Surgery Expenses

### Summary

The Mutual of Omaha Hospital Protection<sup>SM</sup> plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Our **outpatient surgery rider** provides an additional benefit to help cover the cost of surgery received in an ambulatory surgical center or outpatient hospital facility.

Expenses resulting from a surgical procedure can be overwhelming and create a financial burden. This rider pays a lump-sum benefit to help offset expenses and protect your clients financially.

Learn More

The details above provide a summary of the Hospital Protection plan's outpatient surgery rider. For more information on benefits, costs, limitations and exclusion, please visit:

Sales Professional Access at  
[mutualofomaha.com/sales\\_professionals](https://mutualofomaha.com/sales_professionals)

### Key Selling Points

- ✓ Helps cover a wide range of surgical procedures
- ✓ Clients can choose from benefit amounts of \$250, \$500, \$750 or \$1,000
- ✓ There's no waiting period — coverage starts when the policy is issued
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Benefits are paid directly to your clients to spend as they choose

### How the Plan Works



Requires documentation from hospital or surgical center to pay benefits



Benefits are paid for a maximum of two outpatient surgeries per calendar year; there's no benefit reset period