

Major Diagnostic Testing Rider

Help Your Clients
Cover Expensive Medical Tests

Summary

The Mutual of Omaha Hospital ProtectionSM plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

To offer added protection, our **major diagnostic testing rider** provides benefits to help pay the cost for diagnostic testing, which can be substantial.

For example, electrocardiogram (EKG) can cost \$1,200 and may leave your clients with up to \$675 in out-of-pocket expenses.* Our rider pays a lump-sum benefit to help offset these costs and help protect your clients.

Learn More

The details above provide a summary of the Hospital Protection plan's major diagnostic testing rider. For more information on benefits, costs, limitations and exclusions, please visit:

Sales Professional Access at
mutualofomaha.com/sales_professionals

*<https://www.ospreypolyclinic.com/blog/how-much-does-an-ekg-cost-without-insurance-in-2025>

Key Selling Points

- ✓ Helps cover a wide range of diagnostic testing
- ✓ Clients can choose from a range of benefit amounts: \$100 to \$500 (in \$100 increments)
- ✓ 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 the hospital or medical provider to pay benefits



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



Patients can receive both tests on the same day