MedMutual Protect Contracting and Business Rules

MedMutual Protect:

The MMP product is designed for individuals, although businesses can enroll using same banking info for multiple employees if they qualify. The Agent Nucleus highlights the robust Accident and Specified Disease health plans but Indemnity and other options including protection for Seniors is available.

- Email kcasale@madivio.com with subject MMP Contracting.
    - Welcome email and credentials come from noreply@stratusams.com
    - Within your welcome email with be a document with your agent writing number and access to your producer portal here: noreply@stratusams.com
- MMP has simplified underwriting with knock out questions. There is a 12-month pre-existing condition clause. Within the first 12 months, a pre-existing investigation might be opened depending on the diagnosis codes associated with a claim.
- Initial Payment will occur within 2-3 business days of enrollment. Payment by credit card is not available.
- Effective date will be no earlier than 7 days from enrollment.
- Your Monthly Payment will be the same as effective date month over month.
- Commissions are processed weekly via direct deposit. Advances up to 6 months are a set default. If you choose to get paid as earned or with a 3-month advance, please advise in your contracting request email.
- Production Reporting can be found under Stratus AMS in your back office. All of your in-force business and commission statements can be found in your Loomis agent portal.
- Physical cards will be mailed out to arrive 7-10 business days from the EFFECTIVE date. If a client needs a temporary card, you as the agent can download their electronic id cards out of your in-force business page inside your Loomis account and email to the client.

- Deductibles and benefits reset Jan 1. All benefits are calendar year benefits. All policies are guaranteed renewable.
- 3-4 business days after approval, the client will receive their welcome email from the Loomis company. Loomis is Med Mutual Protect's TPA. In that welcome email the client will have instructions to access their client portal where they can have viewership into their information as well as submit questions or submit claims (facilities usually bill direct).
- Member customer service is 855-521-9366 or benefits@loomisco.com
- Agent support can be reached at protectagencyind@medmutual.com