

## Med Pay Benefits

A lot of people have benefits included in their automobile policies, such as Med Pay, and don't even realize it. If you have Med Pay, our office highly recommends that you use your coverage, regardless of who is at fault in the automobile accident.

**Here are six (6) reasons why we recommend that we file your Med Pay:**

- 1) **Increase Your Settlement** – You are more likely to obtain a much higher settlement with Med Pay coverage.
- 2) **Reduces out-of-pocket expenses** – Even if you are at fault, Med Pay Benefits cover reasonable and necessary medical expenses up to you limit coverage.
- 3) **Med Pay is similar to Health Insurance** – Using Med Pay does not cause your rates to increase.
- 4) **Filing your Med Pay doesn't relieve the other party from having to pay in full for your loss** – On the contrary, by filing your Med Pay, when you collect from the other driver's Liability insurance, a greater amount of the settlement will go directly to you because your bill at our office may be paid in full.
- 5) **Med Pay provides protection** – If the other driver's Liability refuses to make payment to you for whatever reason, filing your Med Pay will help to insure that you are not stuck with all the medical bills.
- 6) **Med Pay is a benefit** – Filing your Med Pay is common sense since it is a benefit option you are paying.

The important thing to remember is that you are not guaranteed of receiving full payment from the other driver's Liability insurance company. Filing your Med Pay will help to insure that you are not left to pay the medical bills. If we receive overpayment on your account, we will be happy to refund you the difference.