



WASHINGTON NATIONAL

# critical solutions®

CRITICAL ILLNESS  
SUPPLEMENTAL  
HEALTH INSURANCE

*Protecting your family,  
finances and future.*





Day-to-day life is complicated enough all on its own. So when you're facing the extra stress of a critical illness, you're better off when you can keep your financial worries to a minimum.

A supplemental health insurance policy can help you protect your family, finances and future in your time of need. Washington National **Critical Solutions**<sup>®</sup> offers benefits you can use to pay for the expenses associated with a critical illness diagnosis and treatment.

Select the right critical illness coverage in two easy steps:

### STEP 1: Choose from three coverage types.

1. **Critical illness cancer only** provides payment when cancer is diagnosed.
2. **Critical illness without cancer** provides payment when a heart attack, stroke or end-stage renal failure is diagnosed.
3. **Critical illness with cancer** provides payment when cancer, heart attack, stroke or end-stage renal failure is diagnosed.

### STEP 2: Choose from two benefit options.

1. **Option A** offers you a lump-sum benefit payment of \$10,000 to \$70,000.
2. **Option B** offers you a lump-sum payment of \$10,000 to \$70,000—plus additional indemnity benefits that provide extra protection against covered critical illnesses.

PLUS, YOU CAN CHOOSE THE **CASH RETURN RIDER**, AN OPTIONAL BENEFIT THAT CAN RETURN YOUR PAID PREMIUMS.

### How would you pay for the out-of-pocket expenses of a critical illness?

If you're like many Americans, you have just a few options:

- Spend your savings.
- Sell your assets.
- **Buy supplemental insurance to protect your family, finances and future.**

Benefits	Option A	Option B
Lump-sum benefit	■	■
Wellness benefit		■
Hospital confinement		■
Consultation benefit		■
Radiation and chemotherapy*		■
Cash Return rider (optional)	■	■

Premium amounts vary based on the coverage, option and lump-sum benefit amount you select.

\*This benefit does not apply to the critical illness without cancer coverage.

### Your supplemental coverage comes with these important assurances:

- Your benefits are **paid directly to you** or to whomever you choose, unless otherwise required.
- Your benefits are **paid regardless** of any other insurance you carry.
- Your rates **cannot be increased** unless all rates of that kind are raised in your state.
- Your policy is **guaranteed renewable for life** as long as premiums are paid on time.
- Only you can cancel your coverage.

## DID YOU KNOW?

### THE RISKS

- Men have nearly a **1-in-2 lifetime risk** of developing cancer. Women have a **1-in-3 lifetime risk**.<sup>1</sup>
- Nearly **1.3 million** suffer a heart attack each year in the U.S.<sup>2</sup>
- **Every 40 seconds** on average, someone in the U.S. has a stroke.<sup>3</sup>

### THE COSTS

- The total overall cost of cancer in 2010 was estimated at **\$226.8 billion**.<sup>4</sup>
- The annual total cost of cardiovascular disease and stroke in the U.S. is an estimated **\$297.7 billion**.<sup>5</sup>

<sup>1</sup>American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 1; <sup>2</sup>"Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association," *Circulation*, 2012; <sup>3</sup>Ibid;

<sup>4</sup>American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 3; <sup>5</sup>"Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association," *Circulation*, 2012.

The above facts represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the company or policy by the people and organizations listed above.

## Benefit descriptions

### LUMP-SUM BENEFIT

- **\$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$60,000 or \$70,000**

This benefit is paid when you are first diagnosed with cancer (except skin cancer), heart attack, stroke or end-stage renal failure—based on the coverage you've selected—with acceptable proof of diagnosis. This benefit is payable once for each insured, and premiums are based on the benefit level you select. Coverage for child(ren) is available at \$10,000.

### WELLNESS BENEFIT

- **\$50 per year for critical illness cancer only coverage**
- **\$50 per year for critical illness without cancer coverage**
- **\$100 per year for critical illness with cancer coverage**

This benefit pays for covered screenings. Covered screenings vary based on the selected coverage; please refer to your policy for a complete list of covered screenings. This preventive benefit is limited to one test per person per calendar year. This benefit is paid whether or not you are diagnosed with cancer, heart attack, stroke or end-stage renal failure.

### HOSPITAL CONFINEMENT Including U.S. Government Hospitals<sup>1</sup>

- **\$200 per day, 1–30 days**
- **\$400 per day, 31+ days**

Benefits are paid each day you are confined to a hospital when you are diagnosed with cancer, heart attack, stroke or end-stage renal failure, based on the coverage you selected.

### CONSULTATION BENEFIT

- **\$250 per specified critical illness diagnosis**

This benefit is paid when you are diagnosed with cancer, heart attack, stroke or end-stage renal failure and consult a physician or alternative care provider for a treatment plan. The benefit is paid one time according to the coverage you selected.

### RADIATION AND CHEMOTHERAPY

- **\$200 per day or \$200 per drug**

This benefit is payable when a physician prescribes radiation or chemotherapy as part of a cancer treatment plan. Treatment may be performed on an inpatient or outpatient basis. At the time of administration, the treatment must be fully or investigationally approved by the U.S. Food and Drug Administration for cancer treatment.

- **Radiation: \$200 per day**
- **Chemotherapy, injected by medical personnel: \$200 per day**  
Injections must be made by medical personnel in a physician's office, clinic or hospital.
- **Chemotherapy, self-administered: \$200 per drug**  
This benefit is limited to \$1,600 per month.

<sup>1</sup> A hospital is not a bed, hospice, a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, place for the treatment of substance abuse, or facility for the care and treatment of mental disease or mental disorders.

### CASH RETURN RIDER

This rider can return your premiums to you.

With the Cash Return rider, you can receive a check for all premiums paid, minus claims incurred, every 25 years or on the rider anniversary date after your 75th birthday, if that comes sooner.

The only requirement to receive the rider's benefits is to keep your policy and the rider in force until the policy matures. When your money is returned, you can continue your protection and collect again. (Beginning with the sixth year, upon surrender of the policy, you will receive a percentage of premiums paid, minus claims incurred. The longer your rider is in force, the larger this percentage becomes.)

If you are aged 60 or older when you begin a cash-return period, and you have kept your policy and rider in force, you receive all premiums paid, minus any claims incurred, every 15 years.

*This optional rider has an additional cost. This rider may be purchased through age 74, based on your age at issue.*

*This rider is not available with policies that are purchased as part of a Section 125 plan.*



## Limitations and exclusions

Benefits will not be paid for loss contributed to, caused by or resulting from participating or attempting to participate in an illegal act or working at an illegal job; being legally intoxicated or so intoxicated that mental or physical abilities are seriously impaired, being under the influence of any illegal drugs or being under the influence of a narcotic, unless such narcotic is taken under the direction of and as directed by a physician; injuring or attempting to injure yourself intentionally, committing or attempting to commit suicide, while sane; participating in any sporting event for pay or prize money; being exposed to war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; and alcoholism, drug abuse or chemical dependency.

No benefits are payable for a pre-existing condition during the first twelve (12) months after the effective date of coverage. A pre-existing condition is defined as the existence of symptoms that would cause an ordinarily prudent person to seek diagnosis, care or treatment within a twelve (12)-month period preceding the effective date of coverage of the insured, or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a twelve (12)-month period preceding the effective date of coverage.

Critical illness without cancer coverage and Critical illness with cancer coverage: Heart attack does not include any other disease or injury involving the cardiovascular system; cardiac arrest not caused by a myocardial infarction is not a heart attack. Heart attacks or strokes occurring during or as the result of any medical procedures are not covered. Renal failure caused by a traumatic event, including surgical trauma, is not covered.

This brochure is intended to be a brief, general description of coverage. For more complete details of coverage, including benefits, limitations and exclusions specific to your state, please review the policy with your agent.

*Policy form series: CIC1039-MO*  
*Rider form series: R1022CVMO*

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