



new Beginnings

SO YOU CAN FOCUS ON GETTING WELL



CANCER, HEART ATTACK & STROKE INSURANCE POLICIES THAT PAY YOU UPON DIAGNOSIS

[MARKETED BY]

[MARKETER LOGO]



So You Can Focus on Getting Well

Betty has a family history of cardiovascular disease, so she takes good care of herself. She eats right and exercises daily. But at age 55, Betty receives a different diagnosis – cancer. Now, her medical bills are mounting. She has health insurance, but her policy comes with a high deductible. She’s beginning treatment and her prognosis is good. But it means she’ll be unable to work for an extended period of time.

Fortunately, her heart attack & stroke insurance policy includes a cancer rider (in TX, ONN3M-41), which pays a \$40,000 benefit. After submitting her claim, she receives a check for the entire amount – \$40,000. She uses the money to pay her health insurance deductible and to supplement her missing paycheck. The cash allows her to keep up with her mortgage payments, buy groceries and pay her daughter’s college tuition. Knowing she has help with these financial issues means Betty can focus on getting well.

This is a hypothetical story of a situation our customers could face. It does not represent an actual person.

Insurance is underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
1-800-775-6000

MUTUAL of OMAHA'S
WILD KINGDOM



Policy form: CP1, CP2 (or state equivalent). In ID: CP1-24341, CP2-24342; in NC: CP1-24808, CP2-24809; in OK: CP1-24310, CP2-24311; in PA: CP1-24416, CP2-24417; in TX: CP1-24286, CP2-24287; in WA: CP1-24319, CP2-24320. These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Benefits and rates may vary. For costs and further details of coverage, see your agent/producer or write to the company.

Exclusions and Limitations:

Your policy pays benefits only for loss resulting from a covered condition. It does not cover any other type of sickness or injury, unless such other coverage has been added by rider. We will not pay benefits for loss that occurs while this policy is not in force. We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs 12 months or more after the policy effective date. A pre-existing condition is a condition: for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within 12 months prior to the policy effective date; or which manifested itself within 12 months prior to the policy effective date in a manner that would have caused a reasonably prudent person to seek diagnosis, care or treatment by a physician. Your policy has a 30-day probationary period for cancer. Subject to the Pre-Existing Condition Limitation provision requirements, in order to be covered, cancer must be: diagnosed while this policy is in force; and diagnosed at least 30 days after the policy effective date or at least 30 days after any policy reinstatement date. If an insured person is diagnosed with cancer during the policy probationary period, we will not pay benefits for that insured person. Coverage for that insured person will end as of the policy effective date. We will refund any unearned premium for that insured person.

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.



It's a New Beginning

This policy is designed to help you pay medical and non-medical expenses so you can focus on what's important...*getting well.*

It's a Fact

No one wants to think about being diagnosed with cancer or suffering a heart attack or stroke. But there's a good chance it could happen to you or a member of your family.

- Over 1.6 million new cases of cancer will be diagnosed in 2014. That's three new cases per minute¹
- In the United States, someone has a heart attack every 34 seconds. Every 40 seconds, someone suffers a stroke²



You're Likely to Survive

Today, most people are surviving cancer, heart attack and stroke. According to the American Cancer Society the five-year survival rate for all types of cancer is 68 percent.¹ And the American Heart Association reports that survival rates for heart attack and stroke have improved significantly. During a 10-year period from 1999 to 2009, deaths attributed to cardiovascular disease fell by nearly 33 percent and deaths from stroke fell by nearly 37 percent.²

It's a Financial Issue

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. But when faced with a serious health condition like cancer, heart attack or stroke, there are many other financial issues to consider:

- Replacing lost income while you or a family member is off work
- Keeping up with ongoing expenses like mortgage payments, groceries and utilities
- Paying health insurance deductibles and copayments
- Hiring home care services or child care
- Traveling to receive treatment



60% of cancer related expenses are not health care related expenses.¹

Optional Benefits

Add optional riders at an additional cost to enhance the benefits of your policy.

Heart Attack & Stroke Benefit (in TX, ONN2M-41)

Add to:	A cancer policy
Benefit Amount:	\$50,000, \$40,000, \$30,000, \$20,000 or \$10,000
Pays:	100% of the benefit amount for heart attack or stroke 25% of the benefit amount for coronary artery bypass surgery or coronary angioplasty surgery

Cancer Benefit (in TX, ONN3M-41)

Add to:	A heart attack & stroke policy
Benefit Amount:	\$50,000, \$40,000, \$30,000, \$20,000 or \$10,000
Pays:	100% of the benefit amount for cancer

Intensive Care Benefit (in TX, ONN6M-41)

Pays a daily room benefit each day you are confined in an intensive care unit, up to a maximum of 30 days.

Add to:	A policy with a lifetime term
Benefit Amount:	\$250, \$500, \$750 or \$1,000 per day
Pays:	100% of the daily benefit up to age 65 50% of the daily benefit at age 65 and beyond (if policy is issued at age 60 or over, benefit reduction won't occur for five years)

Cash Value Benefit (in TX, ONN5M-41)

Returns a percentage of premiums paid for the policy and all riders, minus any benefits received for all insured persons.

Add to:	A policy with a lifetime term
Pays:	When the rider ends after it has been in force for more than five years Percentage payable is based on the number of full years the rider was in force Percentage amount ranges from 3% in year 6 to 100% in year 25 (may vary by state)

Here's How it Works

These policies provide cash – from \$10,000 to \$50,000 – to use any way you choose.

- Upon diagnosis, you receive a lump-sum payment based on the benefit amount you select
- There are no surprises. You know the benefit amount available to you when you make a claim
 - 100 percent of the benefit amount for cancer (internal cancer or malignant melanoma), heart attack or stroke
 - 25 percent of the benefit amount for coronary artery bypass surgery or coronary angioplasty surgery
- The cash can be used to help pay medical bills, insurance deductibles and copayments, household expenses, alternative treatments, travel to receive treatment...anything at all
- You have the option to cover your entire family, and you pay the same regardless of the number of children
- Your policy is guaranteed renewable for the policy term you select
- You can enhance your coverage with optional benefits

Policy Options

Choose coverage for whatever concerns you most.

Cancer

Heart Attack & Stroke

Issue Ages

You are eligible to apply for coverage if you are between the ages of 18 and 99. Your dependent children are eligible through age 25 or until the date of their marriage, whichever occurs first.

Benefit Amounts

Select the amount you would like your policy to pay in benefits in the event you are diagnosed with cancer (internal cancer or malignant melanoma), heart attack or stroke.

\$50,000 | \$40,000 | \$30,000 | \$20,000 | \$10,000

Type of Coverage

Determine who you want to be covered under the policy – just you or your entire family.

Individual

Individual plus Child/Children

Family

Policy Term

Choose the length of time you want your coverage to last.

10 Years | 15 Years | 20 Years | 30 Years | Lifetime

¹American Cancer Society. *Cancer Facts & Figures*; Atlanta: American Cancer Society, 2014

²Heart Disease and Stroke Statistics – 2013 Update: A Report from the American Heart Association. *Circulation*. 2013;127:e6-e245

Policy benefits and features may not be available in all states.