

CRITICAL ILLNESS SUPPLEMENTAL HEALTH INSURANCE

**Conseco Critical Solutions helps protect your clients' family, finances and future. With three coverages and two benefit options, your clients can be prepared for the most common critical illnesses.**

**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>
- This year an estimated 770,000 Americans will have a new heart attack.<sup>2</sup>
- On average, every 40 seconds someone in the United States has a stroke.<sup>3</sup>

**THE COSTS**

- The total overall cost of cancer in 2007 was \$219.2 billion.<sup>4</sup>
- The estimated direct and indirect 2008 cost of coronary heart disease is \$156.4 billion.<sup>5</sup>
- The estimated direct and indirect cost of stroke for 2008 is \$65.5 billion.<sup>6</sup>

**Key benefits**

- Lump-sum benefit from \$10,000 to \$70,000
- **Three coverages**—each with an A or B option
  1. **Critical Illness cancer only**
  2. **Critical Illness without cancer**—covers heart attack, stroke and end-stage renal failure
  3. **Critical Illness with cancer**—covers cancer, heart attack, stroke and end-stage renal failure

<sup>1</sup> American Cancer Society, *Cancer Facts & Figures 2008*, 2008, pg. 1.  
<sup>2</sup> American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics*, 2008 Update (At-a-Glance Version), pg. 12.  
<sup>3</sup> *Ibid.*, p. 15.  
<sup>4</sup> American Cancer Society, *Cancer Facts & Figures 2008*, 2008, pg. 3.  
<sup>5</sup> American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics*, 2008 Update (At-a-Glance Version), pg. 14.  
<sup>6</sup> *Ibid.*, p. 17.

Conseco Critical Solutions	Option A	Option B
Lump-sum benefit	✓	✓
Wellness benefit		✓
Hospital confinement		✓
Consultation benefit		✓
Radiation and chemotherapy		✓ <sup>7</sup>

**Coverage availability<sup>8</sup>**

- Individual
- Individual and spouse
- Individual and children
- Individual, spouse and children

**Policy form series<sup>9</sup>**

- Policy CIC1039
- Application AP-1040

**Payment modes**

- Bank draft
- Direct bill
- Payroll deduction
- Credit union share deduction
- Government allotment

**Issue ages**—guaranteed renewable for life

- 18–75—with Return of Premium or Cash Value<sup>10</sup>
- 18–85—without Return of Premium or Cash Value

**Optional rider<sup>10</sup>**

- Cash Value or 100% and 50% Return of Premium, a premium-back feature that returns clients' premiums after a specified period of time.

**Client assurances**

- Benefits are *paid directly to the policyholders*.
- Benefits are *paid regardless of other insurance*.

<sup>7</sup> Not applicable to Critical Illness without cancer plan.  
<sup>8</sup> Premiums are calculated on per-adult rate and per-child rate basis.  
<sup>9</sup> Or appropriate state variation.  
<sup>10</sup> Varies by state. Not available in all states. See Return of Premium and Cash Value rider for details.

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