

## Critical Illness Cash Plan



A heart attack doesn't have to be financially devastating, if you're prepared.

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# Critical Illness Cash Plan



Protect yourself and your family from the costs of critical illness.

Every 34 seconds someone in the United States suffers a heart attack.\* Are you financially prepared if it's you? A heart attack, stroke, cancer, or other serious illness often comes without warning. The **Critical Illness Cash Plan** is insurance that helps protect you, your family, and your assets from unexpected expenses.

**If you or a member of your family is diagnosed with a covered critical illness, you or your designee will receive a cash payment to use however you want.** For instance, use it to help with:

- ✓ An unexpected loss of income
- ✓ Out-of-pocket medical costs and travel for medical care
- ✓ Home healthcare and rehabilitation expenses

## Summary of benefits

### Vascular

- ✓ Heart attack
- ✓ Heart transplant as a result of heart failure
- ✓ Stroke
- ✓ Coronary artery bypass surgery (25% benefit)

### Cancer

- ✓ First diagnosis of invasive cancer or malignant melanoma
- ✓ Carcinoma In-situ (25% benefit)

### Other

- ✓ Major organ transplant, other than heart
- ✓ End-stage renal failure
- ✓ Loss of sight
- ✓ Loss of speech
- ✓ Coma (excluding vascular and cancer conditions)
- ✓ Permanent paralysis due to an accident

## Example: Critical Illness Cash Plan – \$50,000 benefit level

### Diagnosed Covered Condition

[This is one example. See the Summary of Benefits for other covered conditions.]

### Cash Payment

You have a heart attack	\$50,000
You're later diagnosed with cancer	\$50,000
You eventually need a transplant	\$50,000
<b>Total Benefit</b>	<b>\$150,000</b>

## And you get even more security with the optional Return of Premium (ROP) rider.

If you continue to pay your premiums (with no lapse in coverage) and don't file a claim, after 20 years you'll receive a full refund of all premiums paid. For instance, if you purchase the policy at age 30 and don't file any claims, when you turn 50 you'll receive a refund of all premiums paid. Then, the benefit repeats for the next 20 years or until age 70. That's financial security along with the peace of mind of knowing you're covered.

Critical Illness Cash Plan is Kanawha Insurance Company policy Form 70620 NC and optional rider policy Form 70622. Limitations and exclusions apply. Benefits may vary by state and may not be approved in all states. Benefits reduce to 50% after age 70. The benefits and riders offered are supplemental and not intended to cover all medical expenses. Covered cancer means first diagnosis and does not include skin cancer other than malignant melanoma. Please see actual policy for complete details. No benefit is payable for a pre-existing condition within the first 12 months of policy issuance. Underwritten by Kanawha Insurance Company – a member of the Humana family of companies. \*Source: 2009 Heart Disease & Stroke Statistics, American Heart Association

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