

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 785,000 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 2008 was \$228.1 billion.<sup>4</sup>
- The estimated direct and indirect 2010 cost of coronary heart disease is \$177.1 billion.<sup>5</sup>
- The estimated direct and indirect cost of stroke for 2010 is \$73.7 billion.<sup>6</sup>

**Key benefits**

- Lump-sum benefit from \$10,000 to \$70,000
- **Three coverages**—each with the base or with endorsement 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 2009*, 2009, p. 1.

<sup>2</sup>American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics, 2010 Update (At-a-Glance Version)*, p. 12.

<sup>3</sup>Ibid., p. 14.

<sup>4</sup>American Cancer Society, *Cancer Facts & Figures 2009*, 2009, p. 3.

<sup>5</sup>American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics, 2010 Update (At-a-Glance Version)*, p. 14.

<sup>6</sup>Ibid., p. 16.

Conseco Critical Solutions	BASE	WITH ENDORSEMENT
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

**Payment modes**

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

**Policy form series**

- Policy CIC1039-MD
- Application AP-1040CVMD

**Issue ages**—guaranteed renewable for life

- 18–75—with Cash Value
- 18–85—without Cash Value

**Optional rider**

- Cash Value is 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.

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**CRITICAL ILLNESS CANCER ONLY – BASE OPTION ANNUAL PREMIUMS**

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$49.20	\$73.20
40-49	\$115.20	\$170.40
50-59	\$198.00	\$292.80
60-64	\$273.60	\$404.40
65-69	\$318.00	\$469.20
70-74	\$351.60	\$519.60
75-79	\$373.20	\$552.00
80-85	\$386.40	\$571.20
CHILD(REN) <sup>2</sup>	\$12.00	\$12.00

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$88.80	\$130.80
40-49	\$210.00	\$309.60
50-59	\$349.20	\$514.80
60-64	\$493.20	\$727.20
65-69	\$572.40	\$843.60
70-74	\$633.60	\$936.00
CHILD(REN) <sup>2</sup>	\$21.60	\$21.60

**CRITICAL ILLNESS CANCER ONLY – OPTION WITH ENDORSEMENT ANNUAL PREMIUMS**

ADD THIS FLAT RATE TO YOUR BASE OPTION TOTAL FOR EACH INDIVIDUAL

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$64.80	\$76.80
40-49	\$97.20	\$124.80
50-59	\$130.80	\$174.00
60-64	\$157.20	\$211.20
65-69	\$165.60	\$223.20
70-74	\$180.00	\$243.60
75-79	\$192.00	\$260.40
80-85	\$196.80	\$268.80
CHILD(REN)	\$6.00	\$6.00

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$115.20	\$138.00
40-49	\$175.20	\$225.60
50-59	\$234.00	\$309.60
60-64	\$283.20	\$380.40
65-69	\$298.80	\$402.00
70-74	\$324.00	\$438.00
CHILD(REN)	\$10.80	\$10.80

**CRITICAL ILLNESS WITHOUT CANCER – BASE OPTION ANNUAL PREMIUMS**

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$30.00	\$44.40
40-49	\$68.40	\$100.80
50-59	\$111.60	\$164.40
60-64	\$139.20	\$205.20
65-69	\$154.80	\$228.00
70-74	\$180.00	\$266.40
75-79	\$207.60	\$307.20
80-85	\$234.00	\$345.60
CHILD(REN) <sup>2</sup>	\$6.00	\$6.00

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$54.00	\$78.00
40-49	\$122.40	\$181.20
50-59	\$199.20	\$292.80
60-64	\$250.80	\$370.80
65-69	\$278.40	\$410.40
70-74	\$325.20	\$480.00
CHILD(REN) <sup>2</sup>	\$10.80	\$10.80

**CRITICAL ILLNESS WITHOUT CANCER – OPTION WITH ENDORSEMENT ANNUAL PREMIUMS**

ADD THIS FLAT RATE TO YOUR BASE OPTION TOTAL FOR EACH INDIVIDUAL

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$46.80	\$50.40
40-49	\$62.40	\$74.40
50-59	\$81.60	\$102.00
60-64	\$99.60	\$128.40
65-69	\$109.20	\$141.60
70-74	\$127.20	\$169.20
75-79	\$145.20	\$194.40
80-85	\$150.00	\$202.80
CHILD(REN)	\$3.60	\$3.60

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$82.80	\$91.20
40-49	\$111.60	\$133.20
50-59	\$146.40	\$182.40
60-64	\$178.80	\$231.60
65-69	\$195.60	\$255.60
70-74	\$229.20	\$303.60
CHILD(REN)	\$6.00	\$6.00

**CRITICAL ILLNESS WITH CANCER – BASE OPTION ANNUAL PREMIUMS**

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$76.80	\$112.80
40-49	\$176.40	\$259.20
50-59	\$294.00	\$434.40
60-64	\$392.40	\$579.60
65-69	\$448.80	\$661.20
70-74	\$506.40	\$746.40
75-79	\$554.40	\$817.20
80-85	\$594.00	\$876.00
CHILD(REN) <sup>2</sup>	\$18.00	\$18.00

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR EACH \$10,000 LUMP-SUM INCREMENT:

Issue age	Nontobacco	Tobacco
18-39	\$136.80	\$200.40
40-49	\$318.00	\$469.20
50-59	\$520.80	\$769.20
60-64	\$706.80	\$1,042.80
65-69	\$806.40	\$1,191.60
70-74	\$910.80	\$1,344.00
CHILD(REN) <sup>2</sup>	\$32.40	\$32.40

**CRITICAL ILLNESS WITH CANCER – OPTION WITH ENDORSEMENT ANNUAL PREMIUMS**

ADD THIS FLAT RATE TO YOUR BASE OPTION TOTAL FOR EACH INDIVIDUAL

**Base premium rates<sup>1</sup>**

Policy form CIC1039

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$109.20	\$127.20
40-49	\$158.40	\$198.00
50-59	\$212.40	\$274.80
60-64	\$255.60	\$338.40
65-69	\$273.60	\$363.60
70-74	\$306.00	\$411.60
75-79	\$334.80	\$453.60
80-85	\$345.60	\$470.40
CHILD(REN)	\$8.40	\$8.40

**Premium rates with Cash Value<sup>1</sup>**

Policy form CIC1039 (ROP form R1022CV)

FOR PLAN B INDEMNITY BENEFITS (LUMP-SUM NOT INCLUDED):

Issue age	Nontobacco	Tobacco
18-39	\$195.60	\$226.80
40-49	\$285.60	\$356.40
50-59	\$378.00	\$489.60
60-64	\$459.60	\$608.40
65-69	\$492.00	\$655.20
70-74	\$550.80	\$740.40
CHILD(REN)	\$15.60	\$15.60

**HEIGHT AND WEIGHT CHART**

Height	Minimum	Maximum
Up to 4'10	79	199
4'11	81	205
5'0	84	212
5'1	86	220
5'2	90	227
5'3	93	234
5'4	96	242
5'5	98	249
5'6	101	257
5'7	104	265
5'8	107	273
5'9	110	281
5'10	113	289
5'11	116	298
6'0	120	306
6'1	124	315
6'2	127	323
6'3	131	332
6'4	134	341
6'5	137	350
6'6	141	359
6'7	145	368
6'8	148	378
6'9 or taller	152	387

THIS CHART IS NOT A REQUIREMENT FOR CRITICAL ILLNESS CANCER ONLY COVERAGE.

**DIRECT:**

SEMI-ANNUALLY = 0.5 \* ANNUAL | MONTHLY PAC = 0.08333 \* ANNUAL

**PAYROLL:**

09-PAY = 0.11111 \* ANNUAL      24-PAY = 0.04167 \* ANNUAL  
 10-PAY = 0.1 \* ANNUAL      26-PAY = 0.03846 \* ANNUAL  
 13-PAY = 0.07692 \* ANNUAL      52-PAY = 0.01923 \* ANNUAL

<sup>1</sup> Total premium must be greater than or equal to \$180.00/yr.

<sup>2</sup> Coverage for child(ren) is a \$10,000 lump-sum, regardless of adult lump-sum amount.

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