

MUTUAL OF OMAHA INSURANCE COMPANY

# CRITICAL ILLNESS INSURANCE



After four months of experimental treatment in a leading breast cancer specialist's program, Linda's prognosis is excellent. She's had high health care bills, because her medical insurance didn't cover experimental treatment. And she's looking forward to running her consulting company at full speed again. But Linda's going to take it easy for a few more months, just to be sure. She can afford the best medical care – and to take time away from her business. **Linda had Critical Illness insurance.**



CRITICAL ILLNESS INSURANCE...

THE COVERAGE THAT  
pays  
YOU FOR  
living

When his father needed a liver transplant, Brad figured the fantastic adventure vacation the two of them had always talked about taking would never happen. He just wanted his dad to get better. But Brad was in for a surprise. After his father recovered, the whole family went away on the two-week adventure of a lifetime. The trip was an opportunity for them to spend time together in a way they hadn't been able to for a long time – and for Brad, a second dream come true. **Brad's father had Critical Illness insurance.**





Jack was only 39 when he had a heart attack. He needed round-the-clock care for weeks after his surgery, which brought on many expenses none of his insurance would cover. But Karen didn't have to worry about where they would get the money to pay for these things. She was able to handle the unexpected expenses, pay off their home mortgage in full and focus on how she could help Jack when he needed her. The only thing either of them had to worry about was his recovery. **Jack had Critical Illness insurance.**



For Glenn and Jana, everything's going according to plan. They both have rewarding, lucrative careers. They both have lots of interests. They're both paying off student loans. They both contribute to investment and savings goals. They both want a house of their own, and a family, someday. And they both want to make sure the future they have planned is protected from the financial threat critical illness poses. **Both Glenn and Jana have Critical Illness insurance.**

*These stories portray situations our customers have faced or could face. They do not represent actual people.*

# Plan highlights

Critical Illness insurance provides an up-front cash benefit when you need it most — upon diagnosis (as defined by the policy/certificate) of some of the most costly illnesses and conditions people face. The money is yours to spend however you wish.

**CRITICAL ILLNESS INSURANCE PAYS 100% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:**

## Heart Attack (myocardial infarction) when your:

- Heart's blood supply is blocked;
- Heart has permanent tissue death and scarring; and
- Diagnosis is based on new changes on your electrocardiogram (ECG or EKG) and blood tests.

## Life-Threatening Cancer when your cancer is:

- Malignant; and
- Growing uncontrollably outside its original area invading normal tissue.

## Stroke when:

- A blood vessel ruptures in the brain; or
- A blood clot blocks blood flow through the brain; and
- Effects of the neurological injury last for at least 30 days. (At least 24 hours in Arkansas)

## Alzheimer's Disease when your neurologist diagnoses you with the advanced stage of Alzheimer's in which you:

- Require permanent daily supervision; and
- Cannot do three or more activities of daily living by yourself.

## Major Organ Transplant when:

- There is clinical evidence of major organ failure;
- Your malfunctioning organ(s) or tissue must be replaced with a suitable donor's organ(s) or tissue; and
- You are registered with the United Network of Organ Sharing (UNOS).

## Also pays 100% of your maximum benefit for:

- Multiple Sclerosis\*      ■ Paralysis      ■ Kidney failure
- Blindness                  ■ Deafness

\*(not in LA)

**CRITICAL ILLNESS INSURANCE PAYS 25% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:**

## First-Ever Coronary Artery Bypass Surgery when a cardiothoracic surgeon:

- Places a healthy artery and/or vein segment(s) around your blocked artery(ies).

## First-Ever Coronary Angioplasty when a cardiologist:

- Opens your blocked or narrowing artery(ies) with a balloon or other device to restore normal blood flow.

## First Carcinoma in Situ when your cancer tumor is:

- Malignant; and
- Located only in its original part of the body (hasn't spread).

## RETURN OF PREMIUM

You will receive the lump-sum benefits upon diagnosis, or if you die while this coverage is in force, your beneficiary or your estate will receive either (a) all paid premiums less benefits received\* or (b) nothing, if the benefits paid are equal to or greater than the premiums paid.

\* Except when the policy/certificate is reinstated — read the policy/certificate for an explanation.

In Georgia, if you die while this coverage is in force, your beneficiary or your estate will receive an amount equal to or lesser of: (a) return of premium; or (b) the maximum benefit amount in force at the time of death.

## OPTIONAL BENEFITS\*

**Association Marketing Benefit** — Members of approved, endorsed associations may be eligible to receive an additional benefit that covers hospital confinement at no additional cost.

- \$50 per day for inpatient confinement for up to a lifetime maximum of 25 days.

**Disability Income** — Pays you 5 percent of the rider's benefit every six months for the first 5 years and a lump sum after that when you:

- Become totally disabled from sickness or injury not covered under the Critical Illness policy/certificate; and
- Qualify for Social Security disability benefits.

**Accidental Death and Dismemberment** — Pays when you lose your hand, foot or life in a covered accident.

\* Rider availability may vary by state.

## 30-DAY RIGHT TO EXAMINE

You will have 30 days after you receive your policy/certificate to return it to your agent or us. The premium paid will be refunded and the policy/certificate will be void.

## EXCLUSIONS & LIMITATIONS

The policy/certificate does not cover any loss of the Insured caused by the following:

- intentionally self inflicted injury, while sane or insane (in MO, sane only);
- the use or intake of any drug, intoxicant or narcotic, other than as prescribed and administered by or in accordance with the instruction of a Legally Qualified Physician (not applicable in ID, SC, SD or VT);
- the Insured's operation of a motor vehicle while the Insured's blood alcohol concentration is in excess of the legal limit in the state in which the incident occurs (not applicable in ID, SC, SD or VT);
- committing or attempting to commit a felony;
- loss resulting from, or service in the armed forces or auxiliary units (In SC, loss resulting from, or service in the armed forces or auxiliary units — upon notice of entry into a service, the pro rata premium will be refunded);
- while engaging in an illegal occupation; or
- participating in a riot or insurrection.
- In ID, alcoholism or drug addiction.
- In SC, being intoxicated or under the influence of any narcotic unless taken on the advice of a Legally Qualified Physician.

The policy/certificate will cover only the following skin cancers:

- invasive malignant melanoma in the dermis or deeper; and
- skin malignancies that have become Life Threatening Cancers.

No benefits are payable for any medical conditions or surgical treatments other than the Critical Illness Insured Conditions defined in the policy/certificate.

If cancer is detected within the first 30 days following the policy/certificate issue date, the policy/certificate will be terminated and premiums paid will be returned (provisions may vary by state).

The maximum benefit amount will be reduced by 50% at age 65 or five years after the issue date if the insured is age 60 or older at policy/certificate issue. If the policy/certificate or certain riders pay a portion of the maximum benefit amount, your maximum benefit amount and premium will be reduced accordingly.



# Nearly all of us know someone who understands first-hand the challenges a critical illness poses.

**A friend** who was diagnosed with cancer ... a co-worker who had a heart attack ... a loved one who suffered a stroke. And while the odds of surviving a critical illness have never been better, survival has a price.

Medical treatment has never been more advanced, but it's also never been more expensive. Patients today may receive better care, but they often experience financial hardship because of the many expenses their insurance doesn't cover. Expenses like:

- Child care
- Time away from work (possibly for spouse as well)
- Domestic help like cooking, cleaning, laundry and lawn maintenance
- Necessary home modifications
- Transportation and lodging costs to seek the best treatment



**In the past**, people have had to come up with the money to cover expenses like these on their own. Traditional products like major medical and disability insurance, while important, aren't designed to meet needs like these. Critical Illness insurance is.

Critical Illness insurance pays an up-front cash benefit upon diagnosis (as defined by the policy/certificate) of a covered critical illness. And best of all, how you use the money is completely up to you. Pay off your mortgage ... hire some help around the house ... take your family on vacation so you can spend some time together. Whatever you feel is most important. You decide.

Your Mutual of Omaha insurance agent can help you determine how much Critical Illness insurance you need. By keeping our promises, we can help you keep yours.

## ***Did You Know that in the U.S. ...***

**Every 26 seconds, someone suffers a coronary event.<sup>1</sup>**

**Every 40 seconds, someone suffers a stroke.<sup>1</sup>**

**About 1.4 million new cancer cases are expected to be diagnosed in 2008.<sup>2</sup>**

<sup>1</sup>2008 Heart and Stroke Statistical Update, American Heart Association

<sup>2</sup>2008 Cancer Facts and Figures, American Cancer Society





Critical Illness insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

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**PLEASE READ YOUR POLICY/CERTIFICATE CAREFULLY**

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations see the policy/certificate and summary or outline of coverage. For costs and complete details of coverage, call or write your insurance agent. Your policy/certificate sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

Policy/Certificate Form CI/CI1/CCI/CCI1 or state equivalent. (In ID, CI-20145 and CI-20146; in OR, CI-19913/CI1-19914; in TX, CI-19753/CI1-19754.) Rider Forms 0HA2M, 0HA5M and 0HA6M or state equivalent.