



WASHINGTON NATIONAL

critical solutions[®]

CRITICAL ILLNESS
SUPPLEMENTAL
HEALTH INSURANCE

*Protecting your family,
finances and future.*





Day-to-day life is complicated enough all on its own. So when you're facing the extra stress of a critical illness, you're better off when you can keep your financial worries to a minimum.

A supplemental health insurance policy can help you protect your family, finances and future in your time of need. Washington National **Critical Solutions**[®] offers benefits you can use to pay for the expenses associated with a critical illness diagnosis and treatment.

Select the right critical illness coverage in two easy steps:

STEP 1: Choose from three coverage types.

1. **Critical illness cancer only** provides payment when cancer is diagnosed.
2. **Critical illness without cancer** provides payment when a heart attack, stroke or end-stage renal failure is diagnosed.
3. **Critical illness with cancer** provides payment when cancer, heart attack, stroke or end-stage renal failure is diagnosed.

STEP 2: Choose from two benefit options.

1. **Option A** offers you a lump-sum benefit payment of \$10,000 to \$70,000.
2. **Option B** offers you a lump-sum payment of \$10,000 to \$70,000—plus additional indemnity benefits that provide extra protection against covered critical illnesses.

PLUS, YOU CAN CHOOSE A **RETURN OF PREMIUM RIDER**, AN OPTIONAL BENEFIT THAT CAN RETURN SOME OR ALL OF YOUR PAID PREMIUMS.

How would you pay for the out-of-pocket expenses of a critical illness?

If you're like many Americans, you have just a few options:

- Spend your savings.
- Sell your assets.
- **Buy supplemental insurance to protect your family, finances and future.**

Benefits	Option A	Option B
Lump-sum benefit	■	■
Wellness benefit		■
Hospital confinement		■
Consultation benefit		■
Radiation and chemotherapy*		■
Return of Premium rider (optional)	■	■

Premium amounts vary based on the coverage, option and lump-sum benefit amount you select.

*This benefit does not apply to the critical illness without cancer coverage.

Your supplemental coverage comes with these important assurances:

- Your benefits are **paid directly to you** or to whomever you choose, unless otherwise required.
- Your benefits are **paid regardless** of any other insurance you carry.
- Your rates **cannot be increased** unless all rates of that kind are raised in your state.
- Your policy is **guaranteed renewable for life** as long as premiums are paid on time.
- Only you can cancel your coverage.

DID YOU KNOW?

THE RISKS

- About **1-in-3 Americans** will be diagnosed with cancer at some point in their lifetime.¹
- Americans suffer **1.6 million** heart attacks and strokes each year.²
- **Every 40 seconds** on average, someone in the U.S. has a stroke.³

THE COSTS

- The direct medical cost of cancer in the U.S. is **\$80.2 billion** a year.⁴
- Cardiovascular disease and stroke cost over **\$351 billion** in direct and indirect costs each year.⁵

¹American Cancer Society, *Cancer Facts & Figures 2019*, 2019, p. 2; ²American Heart Association, *Heart Disease and Stroke Statistics—2019 Update: A Report from the American Heart Association*, 2019, e416, e282; ³ibid., p. e282; ⁴American Cancer Society, *Cancer Facts & Figures 2019*, 2019, p. 9; ⁵American Heart Association, *Heart Disease and Stroke Statistics—2019 Update: A Report from the American Heart Association*, 2019, e63.

The above facts represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the company or policy by the people and organizations listed above.

Benefit descriptions

LUMP-SUM BENEFIT

- **\$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$60,000 or \$70,000**

This benefit is paid when you are first diagnosed with cancer (except skin cancer), heart attack, stroke or end-stage renal failure—based on the coverage you’ve selected—with acceptable proof of diagnosis. This benefit is payable once for each insured, and premiums are based on the benefit level you select. Coverage for child(ren) is available at \$10,000.

WELLNESS BENEFIT

- **\$50 per year for critical illness cancer only coverage**
- **\$50 per year for critical illness without cancer coverage**
- **\$100 per year for critical illness with cancer coverage**

After a 30-day waiting period, this benefit pays for covered screenings. Covered screenings vary based on the selected coverage; please refer to your policy for a complete list of covered screenings. This preventive benefit is limited to one test per person per calendar year. This benefit is paid whether or not you are diagnosed with cancer, heart attack, stroke or end-stage renal failure.

HOSPITAL CONFINEMENT Including U.S. Government Hospitals¹

- **\$200 per day, 1–30 days**
- **\$400 per day, 31+ days**

Benefits are paid each day you are confined to a hospital when you are diagnosed with cancer, heart attack, stroke or end-stage renal failure, based on the coverage you selected.

CONSULTATION BENEFIT

- **\$250 per specified critical illness diagnosis**

This benefit is paid when you are diagnosed with cancer, heart attack, stroke or end-stage renal failure and consult a physician or alternative care provider for a treatment plan. The benefit is paid one time according to the coverage you selected.

RADIATION AND CHEMOTHERAPY

- **\$200 per day or \$200 per drug**

This benefit is payable when a physician prescribes radiation or chemotherapy as part of a cancer treatment plan. Treatment may be performed on an inpatient or outpatient basis. At the time of administration, the treatment must be fully or investigationally approved by the U.S. Food and Drug Administration for cancer treatment.

- **Radiation: \$200 per day**
- **Chemotherapy, injected by medical personnel: \$200 per day**
Injections must be made by medical personnel in a physician’s office, clinic or hospital.
- **Chemotherapy, self-administered: \$200 per drug**
This benefit is limited to \$1,600 per month.

¹A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place that primarily provides care for alcoholics or drug addicts, or facility for the care and treatment of mental disease or mental disorders.

RETURN OF PREMIUM RIDERS

This rider can return your premiums to you. The only requirement to receive the rider’s benefits is to keep your policy and the rider in force until the policy matures (the “benefit eligibility date”). When your money is returned, you can continue your protection and collect again.

100% Return of Premium rider

Form R1022ROP

With the 100% Return of Premium rider, you can receive a check for all of your paid premiums, minus claims incurred, every 20 years or on the rider anniversary date after your 75th birthday, if that comes sooner.

If you are 66 or older when you begin a Return of Premium period and you’ve kept your policy and rider in force, you receive one-half of premiums paid, minus any claims incurred, every 10 years.

50% Return of Premium rider

Form R1041ROP

With the 50% Return of Premium rider, you can receive a check for one-half of your paid premiums, minus claims incurred, every 20 years or on the rider anniversary date after your 75th birthday, if that comes sooner.

If you are 66 or older when you begin a Return of Premium period and you’ve kept your policy and rider in force, you receive one-quarter of premiums paid, minus any claims incurred, every 10 years.

These optional riders have an additional cost. The riders may be purchased through age 74, based on your age at issue. These riders are not available with policies that are purchased as part of a Section 125 plan.



Limitations and exclusions

LIMITED-BENEFIT POLICY: Benefits will not be paid for loss contributed to, caused by or resulting from having or being diagnosed with any other disease, sickness or incapacity, even if the disease or condition was caused, complicated or aggravated by the specified critical illness; diagnosis of a specified critical illness during the waiting period (the waiting period is the first 30 days following the effective date of coverage); participating or attempting to participate in an illegal act or working at an illegal job; being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; injuring or attempting to injure yourself intentionally, regardless of mental capacity; committing or attempting to commit suicide, regardless of mental capacity; participating in any sporting event for pay or prize money; being exposed to war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; and alcoholism, drug abuse or chemical dependency.

No benefits are payable for a pre-existing condition during the first twelve (12) months after the effective date of coverage. A pre-existing condition means those conditions for which medical advice, diagnosis, care or treatment was received or recommended with the twelve (12)-month period immediately preceding the effective date of coverage.

Critical illness without cancer coverage and Critical illness with cancer coverage: Heart attack does not include any other disease or injury involving the cardiovascular system; cardiac arrest not caused by a myocardial infarction is not a heart attack. Heart attacks or strokes occurring during or as the result of any medical procedures are not covered. Renal failure caused by a traumatic event, including surgical trauma, is not covered.

This brochure is intended to be a brief, general description of coverage. For more complete details of coverage, including benefits, limitations and exclusions specific to your state, please review the policy with your agent.

NO RECOVERY FOR PRE-EXISTING DIAGNOSED SPECIFIED CRITICAL ILLNESS. No benefits will be provided during the first twelve (12) months of the policy for specified critical illness diagnosed before the 30th day after the effective date shown in the policy schedule.

Policy form series: CIC1039-NC

Rider form series: R1022ROP and R1041ROP

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