



# > Cancer & Heart Attack/Stroke Insurance

DESIGNED WITH YOUR CLIENT’S RECOVERY IN MIND

**Critical Advantage<sup>SM</sup> Portfolio** – With health care premiums rising and increases in treatment costs, many clients will be looking to fill the gap between coverage and out-of-pocket expenses. Cancer & Heart Attack/Stroke Insurance pays a lump-sum benefit of diagnosis, providing your clients security in their time of need.

Mutual of Omaha’s Cancer, Heart Attack/Stroke insurance is a perfect option for clients looking to “fill the gaps.”

### MARKET NEED

In addition to the shifting cost landscape, almost everyone knows someone who has been diagnosed with cancer or heart disease. So along with concerns over coverage and costs, most clients will quickly see the value of these policies.

The Cancer and Heart Attack/Stroke policies offer a number of consumer-friendly benefits and options.

### HOW TO POSITION

By providing direct lump-sum benefits to the policyholder, Cancer and Heart Attack/Stroke insurance policies are very simple. Moreover, you can offer a streamlined application experience to your clients for policies up to \$100,000. This means that policies are issued in days so you can get paid quickly.

### CANCER & HEART ATTACK/STROKE INSURANCE

POLICY TYPES   Cancer   Heart Attack/ Stroke	
Issue Ages	18 – 89, 18-54 (Term)
Coverage Plans	Individual, Single Parent, Family
Benefit Amounts	\$10,000 to \$100,000
Basic Benefits	Lump-Sum Payment
Coverage Options	<ul style="list-style-type: none"> <li>• Lifetime Coverage</li> </ul>
Underwriting Guidelines	<ul style="list-style-type: none"> <li>• Express (benefit amounts of \$10,000 to \$50,000)</li> <li>• Simplified (benefit amounts of \$51,000 to \$100,000)</li> </ul>
Covered Conditions	<ul style="list-style-type: none"> <li>• Cancer – Internal Cancer or Malignant Melanoma – 100%</li> <li>• Heart Attack &amp; Stroke Conditions – 100% – Coronary Artery Disease</li> </ul>
Optional Riders (Additional Premium Applies)	<ul style="list-style-type: none"> <li>• Cancer • Heart Attack/Stroke</li> </ul>

*Features and riders may not be available with all policies or approved in all states.*