

# DESIGNED WITH RECOVERY IN MIND

## Cancer Insurance & Heart Attack/Stroke Insurance

With health care premiums rising and increases in treatment costs, many people are looking to fill the gap between coverage and out-of-pocket expenses. Cancer Insurance and Heart Attack/Stroke Insurance pays your clients a lump-sum payment upon eligible diagnosis, providing them with some security in their time of need.

### 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 of your clients will quickly see the value of these policies.

### How to Position

By providing a direct lump-sum payment to the policyholder, Cancer Insurance and Heart Attack/Stroke Insurance policies are very simple. You can offer your clients a streamlined application process with only knock-out questions, thanks to express underwriting. This simple process means that policies are issued in days so you can get paid quickly.

Please refer to the State Matrix Guide as some states don't have all options or all covered conditions available.

Policy Types — Cancer & Heart Attack/Stroke	
Issue Ages	Lifetime – 18 to 89, Term – 18 to 54
Coverage Plans	Individual, Single Parent, Family
Basic Benefits	\$10,000 to \$100,000
Benefit Amounts	Lump-sum payment, No reduction of benefits at any age
Coverage Options	Lifetime, Term – 10, 15, 20 or 30 years
Underwriting Guidelines	Express – \$10,000 to \$50,000 benefit amounts, Only knock-out questions Simplified – \$51,000 to \$100,000 benefit amounts, Knock-out questions, Pharmacy check, MIB, Random telephone interview
Covered Conditions	Cancer – Internal Cancer or Malignant Melanoma – 100% Heart Attack or Stroke Conditions – 100% Coronary Artery Bypass Surgery or Coronary Angioplasty – 25%
Optional Riders	Additional premium applies Cancer, Heart Attack/Stroke, Cash Value, Intensive Care Unit



Underwritten by  
Mutual of Omaha Insurance Company