



Only offering CI without Cancer coverage



WASHINGTON NATIONAL
WORKSITE
critical illness[®]



More people today are surviving critical illnesses like cancer, heart disease and stroke. But many of the costs to diagnose and treat critical illnesses aren't paid by major medical insurance plans.

Washington National Insurance Company offers a variety of supplemental insurance options to help more Americans access and afford medical care.

Benefiting your employees and your business

Help your employees protect their family, finances and future

Worksite Critical Illness insurance can provide valuable lump-sum benefits when your employees are treated for common critical illnesses. This insurance protection is especially important when you consider the risks of developing certain critical illnesses—and the costs to treat them.

THE RISKS your employees face

- Men have nearly a 1-in-2 lifetime risk of developing cancer.¹
- Women have a 1-in-3 lifetime cancer risk.¹
- About 82.6 million Americans have one or more types of cardiovascular disease.²
- This year, more than 1.2 million Americans will suffer a new or recurrent heart attack.³
- More than 16,843 kidney transplants were performed in the U.S. in 2010.⁴
- 2,333 heart transplants were performed in the U.S. in 2010.⁵

THE COSTS of critical illnesses

- The total cost of cardiovascular diseases and stroke is estimated at \$297.7 billion.⁶
- The total cost of cancer is estimated at \$226.8 billion.⁷
- About 62% of all personal bankruptcies are attributed in part to medical problems.⁸

Strengthen your position

To keep your business at its best, you must recruit and retain great employees. Yet you're also challenged to manage the high cost of compensation and benefits.

With our Worksite Critical Illness insurance, you can offer employees voluntary supplemental health insurance and enhance your benefits package—without increasing your costs.

THREE OPTIONS*

1 CANCER-ONLY coverage

2 Critical illness WITHOUT CANCER coverage

3 Critical illness WITH CANCER coverage

PRODUCT HIGHLIGHTS

- Benefit amounts up to \$75,000 (in \$5,000 increments)
- Guaranteed issue amounts up to \$20,000
- First diagnosis and recurrence benefits in all Health Diagnosis Categories (see plan design features for complete details)
- Benefits for wellness care and screening
- Coverage for the entire family
- Portability

¹ American Cancer Society, Cancer Facts & Figures 2012, p. 1

² "Heart Disease & Stroke Statistics—2010 Update: A Report from the American Heart Association," Circulation, 2012, p. 21

³ Ibid., p. 3

⁴ "Transplantation Summary," 2012 USRDS Annual Data Report, Vol. 2, p. 284

⁵ "Heart Disease & Stroke Statistics—2010 Update: A Report from the American Heart Association," Circulation, 2012, p. 205

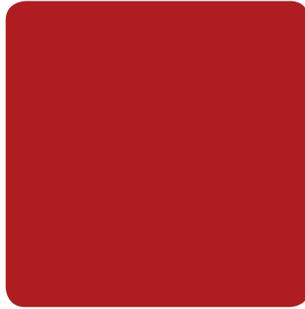
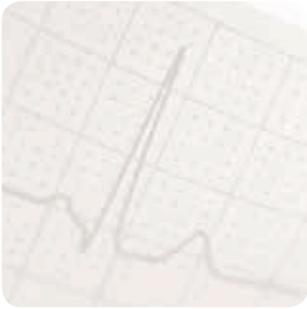
⁶ Ibid., p. 209.

⁷ American Cancer Society, Cancer Facts & Figures 2012, 2012, p. 3

⁸ "Top 5 Reasons Why People Go Bankrupt," Investopedia, March 22, 2010.

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

*Cancer-only coverage benefits are limited to the cancer Health Diagnosis Category (HDC). Critical illness without cancer includes benefits for the heart/stroke and end-stage renal failure, major organ transplant and loss-of-sight HDCs. Critical illness with cancer includes benefits for all three HDCs.



Straightforward design and clear-cut benefits to support your employees and your business

Worksite Critical Illness insurance offers your business simple yet flexible options. As the employer, you can select one of three coverage levels to present to employees. Then, your employees can choose the benefit amount that suits their needs and budget.

The chart below shows the available benefits for each coverage option.

BENEFIT OPTIONS AT-A-GLANCE

Benefit	Cancer-only coverage	Critical illness WITHOUT cancer coverage	Critical illness WITH cancer coverage
Lump-sum benefit	✓	✓	✓
Recurrence benefit	✓	✓	✓
Wellness screening	✓	✓	✓
Cancer	✓		✓
Carcinoma in situ*	✓		✓
Heart attack		✓	✓
Heart transplant		✓	✓
Stroke coverage		✓	✓
Coronary artery bypass surgery*		✓	✓
End-stage renal failure		✓	✓
Major organ transplant (other than heart)		✓	✓
Blindness coverage		✓	✓

*Benefit limited to 25% of lump-sum amount

Premiums are based on the level of coverage selected.

Plan design features

(See the policy for additional details.)

BENEFITS ARE PAID FOR DIAGNOSES IN THREE HEALTH DIAGNOSIS CATEGORIES (HDCs):

- HDC 1: Heart and stroke
- HDC 2: Major organ transplant, end-stage renal failure and loss of sight
- HDC 3: Cancer

With this design, employees can keep their insurance in place to cover a future critical illness in the same HDC or a different one.

COVERAGE AMOUNTS

Lump-sum benefits range from \$5,000 to \$75,000 in \$5,000 increments. The full benefit amount is payable upon first diagnosis of a covered critical illness in each HDC.

If the insured receives a subsequent diagnosis of a specified critical illness, he or she receives a recurrence benefit equal to 50% of the lump-sum benefit.

COVERAGE FOR SPOUSE AND CHILDREN

Employees can elect individual coverage for themselves, or they can purchase coverage for themselves and their spouse. The spousal benefit is 50% of the face value of the employee's benefit amount. Children are automatically covered at 10% of the employee's benefit amount.

PORTABILITY

Employees who leave their place of employment may keep, or "port," their coverage with no change in premium rates or benefit levels. Coverage must be in force for 12 months before portability is available.

SECTION 125 COMPATIBILITY

Worksite Critical Illness insurance is compatible with Section 125 cafeteria plans.

PRE-EXISTING CONDITIONS LIMITATION

For the first 12 months after the coverage effective date, pre-existing conditions are excluded from benefits.





Definitions*

BLINDNESS

Clinically proven irreversible reduction of sight in both eyes that has persisted for a period of at least 180 consecutive days. Sight must be reduced to a corrected visual acuity of less than 20/200 or visual field restriction to 20° or less in both eyes.

~~CANCER~~

~~A disease that is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells.~~

CARCINOMA IN SITU

A malignant tumor that has not yet become invasive but is confined to the layer of cells from which it arose, without having invaded neighboring tissue.

HEART ATTACK

A myocardial infarction that occurs when the blood supply to the heart is severely reduced, commonly due to blockage in one of the coronary arteries, resulting in damage to the heart muscle.

RENAL FAILURE

End-stage renal failure presenting as chronic, irreversible failure of the kidneys to function.

STROKE

A cerebrovascular accident lasting more than 24 hours that causes neurological deficiency. A cerebrovascular accident is a sudden, unexpected interference in brain function resulting from an insufficient supply of blood to part of the brain. A stroke is not a head injury, transient ischemic attack or chronic cerebrovascular insufficiency.

**See the policy for a complete listing of definitions.*

Limitations and exclusions

Benefits will not be paid for loss contributed to, caused by or resulting from any other disease, sickness or incapacity, even if the disease or condition was caused, complicated or aggravated by the specified critical illness¹; diagnosis of a specified critical illness during the waiting period (that is, the first 30 days following the coverage effective date)²; participating or attempting to participate in an illegal act³; working at an illegal job; being legally intoxicated or so intoxicated that mental or physical abilities are seriously impaired; being under the influence of any illegal drugs; being under the influence of any narcotic, unless such narcotic was taken under the direction of and as directed by a physician⁴; injuring or attempting to injure yourself intentionally, regardless of mental capacity; committing or attempting to commit suicide⁵, regardless of mental capacity⁶; participating in any sporting event for pay or prize money⁷; being exposed to war or any act of war, declared or not; participating in or contracting with the armed forces (including Coast Guard) of any country or international authority⁸; and alcoholism, drug abuse or chemical dependency⁹.

No benefits are payable for a pre-existing condition during the first 12 months after the coverage effective date. A pre-existing condition is the existence of symptoms¹⁰ that would cause an ordinarily prudent person¹¹ to seek diagnosis, care or treatment within a 12-month period preceding the coverage effective date¹², or a condition for which medical advice or treatment was recommended by or received from a physician within a 12-month period preceding the coverage effective date¹³. A pre-existing condition can exist even though a diagnosis has not yet been made¹⁴.

The following limitations and exclusions apply to the group critical illness insurance policy/certificate: Cancer benefits are not payable for a diagnosis of basal cell carcinoma or squamous cell carcinoma of the skin, premalignant conditions or conditions with malignant potential. The initial diagnosis of the following types of cancer are payable at 25% of the lump-sum benefit amount: carcinoma in situ, urinary bladder cancer, melanoma diagnosed as Clark's Level I or II or Breslow less than .75 mm, prostate cancer with a Gleason score of 6 or less or with a TNM classification of T1, and stage 1 Hodgkin's disease. The recurrence benefit is not payable for any subsequent diagnosis of the above-listed cancers.

Heart benefits are not payable for any other disease or injury involving the cardiovascular system or any heart attacks occurring during or as the result of any medical procedures. Cardiac arrest not caused by myocardial infarction is not a heart attack. The benefit for coronary artery bypass surgery is limited to 25% of the lump-sum benefit amount.

Loss-of-sight benefits are not payable for blindness if, in general medical opinion, any procedure, device or implant could result in partial or total sight restoration, for persons under the attained age of 3 on the diagnosis date, and for sight reduction that occurs before the coverage effective date under this policy.

Renal-failure benefits are not payable for renal failure caused by a traumatic event, including surgical trauma.

The recurrence benefit is payable only when these conditions are met: The recurrent specified critical illness is diagnosed more than 24 months after any previous diagnosis of the same specified critical illness; no treatment (which does not include maintenance medications and follow-up physician visits) is received during the 24 months between the diagnosis for the same specified critical illness; the additional diagnosis is made while the coverage is in force; and the loss is not excluded by name or specific description.

¹In Arkansas, "any other disease, sickness or incapacity, even if the disease or condition was caused, complicated or aggravated by a specified critical illness" is not applicable.

²In Indiana, "diagnosis of a specified critical illness during the waiting period (that is, the first 30 days following the coverage effective date)" is not applicable.

³In Pennsylvania, "participating or attempting to participate in a felony act" applies.

⁴In Pennsylvania, narcotics must be administered on the advice of a physician. In Virginia, "being drunk or under the influence of any narcotic unless taken on the advice of a physician" applies.

⁵In Pennsylvania, "attempting to commit suicide" is not applicable.

⁶In Pennsylvania, "regardless of mental capacity" is not applicable.

⁷In Texas, "participating in any sporting event for pay or prize money" is not applicable.

⁸In Pennsylvania, "war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any nation while on active duty" applies. We will return, at your request, the prorated premium paid for any period you are not insured by this policy while you are in such service. In Oklahoma, "war or act of war (declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war, whether voluntarily or as required by an employer" applies. We will return, at your request, the prorated premium paid for you for any period you are not insured by this policy while you are in such service.

⁹In Texas, "alcoholism, drug abuse or chemical dependency" is not applicable.

¹⁰In Missouri, "existence of conditions" applies.

¹¹In the District of Columbia, the definition of pre-existing condition does not contain "ordinarily prudent."

¹²In Pennsylvania and South Carolina, the definition of pre-existing condition does not contain "the existence of symptoms that would cause an ordinarily prudent person to seek diagnosis, care or treatment within a 12-month period preceding the coverage effective date."

¹³In Indiana, Kentucky and Virginia, a pre-existing condition is a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12-month period preceding the coverage effective date.

¹⁴In Missouri, "a pre-existing condition can exist even though a diagnosis has not yet been made" is not applicable.

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