

**STEP 1** Choose your family members to be covered.

Yourself  Your spouse  Your child(ren)

**STEP 2** Choose your LUMP-SUM BENEFIT amount for CANCER, HEART & STROKE and CRITICAL CONDITIONS.

\$5K  \$10K  \$20K  \$30K  \$40K  \$50K  \$60K  \$70K  \$100K

**STEP 3** Choose your coverage.

CANCER

Receive the **LUMP-SUM BENEFIT** amount when you are diagnosed with cancer.

This coverage also pays benefits for:

- Skin cancer
- Localized cancer ("carcinoma in-situ")<sup>1</sup>
- Annual care
- Hospital stays<sup>2</sup>
- Lump-sum recurrence

RADIATION & CHEMOTHERAPY UPGRADE

When you select the cancer coverage, you can add extra benefits for **radiation, injected chemotherapy and oral chemotherapy**. Radiation and injected chemotherapy benefits have no lifetime maximums. The oral chemotherapy benefit is payable for up to 36 months of treatment.

HEART & STROKE

Receive the **LUMP-SUM BENEFIT** amount when you are diagnosed with a heart attack or stroke.

This coverage also pays benefits for:

- Coronary artery bypass and angioplasty<sup>1</sup>
- Stent<sup>1</sup>
- Annual care
- Hospital stays<sup>2</sup>
- Transient ischemic attack (TIA)<sup>1</sup>
- Lump-sum recurrence

CRITICAL CONDITIONS\*

Expand your **LUMP-SUM BENEFIT with this coverage**, payable when you experience a major organ transplant, coma, paralysis and/or blindness. This coverage also pays benefits for:

- Alzheimer's disease<sup>1</sup>
- Deafness<sup>1</sup>
- Diabetic amputation<sup>1</sup>
- Hospital stays<sup>2</sup>
- End-stage renal failure<sup>1</sup>

HOSPITAL\*

Receive benefits for doctor office wellness visits, accidental injuries and sicknesses—whenever and wherever you require treatment. Benefits are paid in addition to the "hospital stays" benefit in the cancer and/or heart & stroke coverage for:

- Doctor office wellness visits
- Outpatient surgeries
- Hospital and ICU stays<sup>2</sup>
- Skilled-care facility stays

Not available in AK.

ACCIDENT\*

Receive benefits that help you pay costs associated with accidental injuries. Benefits help cover:

- Accidental death and dismemberment
- Fractures and dislocations
- Joint replacement
- Lacerations and burns
- Emergency room and urgent care visits
- Doctor office visits
- Ligament, tendon and cartilage surgeries
- Ruptured disc and hernia surgeries
- Eye surgeries

*This chart is intended to illustrate benefits. It is not an application for insurance.*

\*TO SELECT THESE OPTIONS, YOU MUST FIRST CHOOSE THE **CANCER AND/OR HEART & STROKE** COVERAGE.

Benefits may be subject to monthly or lifetime maximums and benefit-duration limits. See the policy for details. Premiums are based on the level of coverage selected. For amounts and full descriptions, please see the accompanying benefit dictionary.

<sup>1</sup>This benefit pays a reduced lump-sum benefit. <sup>2</sup>This benefit pays per day for up to 3 days.

# BENEFIT SPOTLIGHT

## ► RECURRENCE BENEFIT for cancer and heart & stroke

When you've been through a critical illness, the disease could come back.

- **Cancer survivors are twice as likely to develop cancer again in the future.**<sup>1</sup>
- **More than a third of all heart attacks and one-quarter of strokes are recurrences.**<sup>2</sup>

With Washington National Active Care, you'll be **protected** if you have a recurrence. One year after you have not received or needed treatment for a cancer, heart attack or stroke diagnosis, your recurrence lump-sum benefit begins to grow—to a maximum of 50% after 5 years. You'll have coverage for a recurrence diagnosis even if your other insurance stops paying.



## ► HOSPITAL BENEFITS WORK FOR YOU

Hospital benefits cover you:

- **Every year**—even when you're healthy—for doctor office wellness visits.
- **Wherever you're treated**, whether it's a hospital, ICU or rehab facility.
- For **outpatient surgeries**.

These benefits are available to you for everyday care and in the event of accidents or sicknesses.

<sup>1</sup> "Incidence of Secondary Cancer," *Holland-Frei Cancer Medicine*, [www.ncbi.nlm.nih.gov/books/NBK13212](http://www.ncbi.nlm.nih.gov/books/NBK13212), accessed September 12, 2012; <sup>2</sup> "Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association," *Circulation*, 2012, p. 3.

BENEFITS WHEN YOU NEED THEM.  
**MONEY BACK WHEN YOU DON'T!**

- Cash Value option**
- Return of Premium option**

Choose the benefit that can return your premiums to you. With this option, you can **receive a check for all of your paid premiums** minus claims incurred.

*There is an additional cost for this option.  
Subject to state availability. Not available in Iowa.*

## MULTIPLE COVERAGE TYPES IN ONE SOLUTION

When you have Washington National Active Care, you receive cash benefits for up to:

- **17 critical illnesses.**
- **14 different types of accidental injuries.**
- **7 other important categories.**

With critical illness lump-sum payments up to **\$100,000** for each major diagnosis—plus cash benefits and recurrence benefits—the policy's value for you goes on and on.



Choose the supplemental solution with benefits for **cancer, heart attack, stroke, other critical illnesses** and **accidents**, as well as **hospital, ICU and skilled care facility stays**—all in **ONE CONVENIENT POLICY.**

This example illustrates Washington National Active Care when all coverage types are purchased.