Protection Series℠ –

Cancer and Heart Attack or Stroke Plus Insurance Plans

Underwritten by

Continental Life Insurance Company of Brentwood, Tennessee

An Aetna Company

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The real risks

Anyone at any time can be diagnosed with **cancer**, **heart attack**, or **stroke**. Even those who lead a healthy lifestyle run the risk of being diagnosed with one or more of these illnesses. No one likes to think about the possibilities. But the risks are very real.

Cancer

Second most common cause of death[1]

87%
of all cancers are diagnosed in persons 50 or older[1]

Every
2 minutes
a child is diagnosed[2]

41% **of men**
and
38% **of women**
will be diagnosed during their lifetimes[1]

Heart attack

Number one cause of death for both women and men[3]

Responsible for 1 out of every 4 deaths[4]

One of the most
expensive
conditions treated in hospitals[3]

Average age at first heart attack
65.6 males
72 females[3]

Stroke

Third leading cause of death in women and fifth in men[5]

Leading cause of serious
long-term
disability[3]

Among top 10 leading causes of death in children[5]

Recovery is a
lifelong
process[5]

Sources can be found on page 7.

Good news

The survival rates for all three illnesses are increasing.
Treatment comes at a cost – and those costs are increasing as well.

Number of cancer **survivors** to **increase** by **31%**
Largest increase among age 65 and older[6]

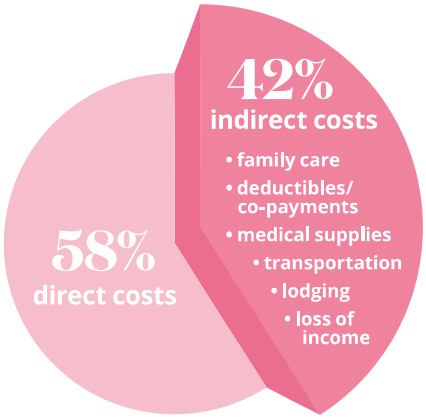
85% of people who have a heart attack **will survive**[7]

Heart attack and stroke deaths will **reduce** by **6%**[8]

The real costs

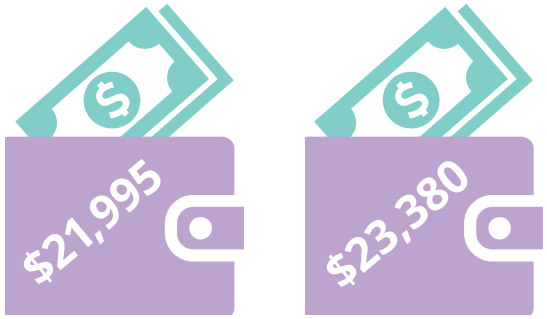
Costs of treating cancer will **increase** 27%[6]

42% of costs associated with cancer are indirect[1]



Cardiovascular disease is a leading cause of **medical bankruptcy** due to inadequate health insurance[9]

Average out-of-pocket costs per year



Heart disease **Stroke**

Sources can be found on page 7.

Cancer and Heart Attack or Stroke Plus Insurance Plans

Your choice

A lump sum benefit is paid directly to you or someone you designate, regardless of any other health insurance coverage. You can choose a cancer plan or a heart attack/stroke plan or one of each, with different benefit amounts.

Cancer Insurance

If diagnosed with cancer or carcinoma in situ, this policy will pay 100% of the selected benefit amount – from $5,000 to $75,000 (in $5,000 increments). You choose the amount that is right for you.

You can use this money to help pay medical costs or any other expenses. Only one cancer benefit will be paid for each insured person under this policy.

Cancer Insurance with Recurrence Benefit

If diagnosed with cancer or carcinoma in situ, this policy will pay 100% of the selected benefit amount – from $5,000 to $75,000 (in $5,000 increments). And if you want to be covered in case the cancer returns, the recurrence benefit is payable as long as medical advice or treatment has not been received for at least two years from the date of the last cancer diagnosis. The recurrence benefit will pay a percentage of the selected benefit amount (not to exceed an additional 100%).

Period without medical advice or treatment and recurrence	Percentage of benefit amount payable
Less than 2 years	0%
2 years to less than 5 years	25%
5 years to less than 7 years	50%
7 years to less than 9 years	75%
9 years or more	100%

Our solutions for protection

How would you and your family pay bills if diagnosed with one of these illnesses? This insurance can help you manage those expenses and preserve your savings.

Heart Attack or Stroke Insurance

If diagnosed with a heart attack or stroke, this policy will pay 100% of the selected benefit amount – from $5,000 to $75,000 (in $5,000 increments). You choose the amount that is right for you.

You can use this money to help pay medical costs or any other expenses. Only one heart attack or stroke benefit will be paid for each insured person under this policy.

Heart Attack or Stroke Insurance with Recurrence Benefit

If diagnosed with a heart attack or stroke, this policy will pay 100% of the selected benefit amount – from $5,000 to $75,000 (in $5,000 increments). And if you want to be covered in case of a subsequent heart attack or stroke, the recurrence benefit is payable as long as at least two years have passed since the date of the last heart attack or stroke. The recurrence benefit will pay a percentage of the selected benefit amount (not to exceed an additional 100%).

Period since prior diagnosis and recurrence	Percentage of benefit amount payable
Less than 2 years	0%
2 years to less than 5 years	25%
5 years to less than 7 years	50%
7 years to less than 9 years	75%
9 years or more	100%

Cancer and Heart Attack or Stroke Plus Insurance Plans

Being prepared

You may have more freedom in treating your illness, without worrying about expenses. Protect yourself by applying for insurance coverage, getting regular screenings, looking for signs that lead to early detection, and recognizing the symptoms.

Issue ages
18-89 (age last birthday)

Coverage
Individual, individual and spouse/domestic partner, individual and child(ren), and family. Same lump sum benefit amount for each covered person. Children (18-26) and divorced spouses/domestic partners can convert to an individual policy without underwriting or proof of insurability.

Plan benefit amounts
Minimum = $5,000; maximum = $75,000; increments of $5,000

30 days waiting period
Eligibility for benefits begins 30 days after the coverage effective date.

30 days free look
Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

Guaranteed renewable
No worries of cancelled coverage for the life of the policy, as long as the premiums are paid on time.

Definitions

Cancer
A disease manifested by the presence of a malignancy characterized by the uncontrolled and abnormal growth and spread of malignant cells in the body. This includes: Hodgkin's disease, leukemia, lymphoma, carcinoma, sarcoma, or malignant tumor.

Carcinoma in situ
An early stage cancer in which the cancerous growth or tumor is confined to the site from which it started, and has not spread to surrounding tissue or other organs in the body.

Heart attack
An acute myocardial infarction resulting in the death of a portion of the heart.

Recurrence
Diagnosis that occurs after the one time benefit amount has been paid for the same insured person.

Stroke
An acute cerebrovascular event caused by intra-cranial thrombosis or hemorrhage, or embolism from an extra-cranial source, with acute onset of new neurological symptoms, and new objective neurological deficits on clinical examination; which persists for more than 30 days.

Our commitment to you

Continental Life Insurance Company of Brentwood, Tennessee, an Aetna company headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best service possible, quick claims payment, quality products with solid financial backing, and friendly associates with extensive knowledge and experience to help with your insurance needs. For over 35 years, policyholders have relied on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you can have the best experience possible.

Limitations and exclusions

Cancer

We will not pay for losses resulting from, or expenses of:

1. Intentional self-inflicted injury or sickness;
2. Use of drugs or intoxicants unless taken under the direction of a physician;
3. Being exposed to a declared or undeclared war, or any act of declared or undeclared war.

The following illnesses, conditions, diseases and injuries are excluded:

1. Skin cancer, other than malignant melanoma;
2. Premalignant conditions or conditions with malignant potential;
3. Any diseases or illnesses other than cancer, even though other such diseases or illnesses may have been complicated, aggravated or be directly or indirectly affected or caused by cancer.

Heart attack or stroke

We will not pay for losses resulting from, or expenses of:

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness;
2. Use of drugs or intoxicants unless taken under the direction of a physician;
3. Commission of or attempted commission of a felony or, to which a contributing cause was the insured person being engaged in an illegal occupation;
4. Voluntary participation in any riot or civil insurrection;
5. Being exposed to a declared or undeclared war, or any act of declared or undeclared war;
6. Balloon angioplasty procedure; laser relief or other like procedure; or
7. Practicing for or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is received.

The following illnesses, conditions, diseases and injuries are excluded:

1. Transient Ischemic Attack (TIA);
2. Brain damage due to accident or injury, infection, vasculitis, inflammatory disease, or demyelinating process;
3. Vascular disease affecting the eye or optic nerve;
4. Vertebrobasilar insufficiencies;
5. Incidental findings on imaging studies;
6. Ischemic disorders of the vestibular system;
7. Disease or injury involving the cardiovascular system other than a heart attack;
8. A cardiac arrest that is not caused by a heart attack; or
9. Any diseases or illnesses other than heart attack or stroke even though other such diseases or illnesses may have been complicated, aggravated or be directly or indirectly affected or caused by heart attack or stroke.

Reference Outline of Coverage and policy for complete details.

Sources for pages 2 and 3:

[1]American Cancer Society, Cancer Facts & Figures 2017, cancer.org

[2]Pediatric Cancer Research Foundation Annual Report 2015, pcrf-kids.org

[3]American Heart Association, American Stroke Association, Heart Disease and Stroke Statistics 2018 At-A-Glance

[4]Centers for Disease Control and Prevention, Heart Disease Facts 2017, cdc.gov

[5]National Stroke Association, 2017 Facts, stroke.org

[6]Cancer Costs May Rise 27% by 2020, John Commins, HealthLeaders Media, January 2011

[7]Stroke Fact Sheet, Centers for Disease Control and Prevention, cdc.gov

[8]Top Ten Things to Know About Heart Disease and Stroke Statistics, American Heart Association, heart.org, American Stroke Association, stroke.org

[9]https://www.uphelp.org/Emmet%20Pierce, download 8/29/18

Notice to buyer:

- This is not a Medicare Supplement policy.
- This is not a Major Medical policy.
- This policy may not cover all of your medical or health care expenses.
- This policy should not be purchased as a substitute for Medicare or Medicare related health plans.

This brochure is an illustration for Cancer Plus and Heart Attack or Stroke Plus insurance policies and is not a contract of insurance. For complete details of all provisions or benefits, please read your policy carefully.

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