

Heart Attacks, Heart Disease and Strokes are expensive! In the United States, total costs exceed **\$320 billion**. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** that their **health insurance doesn't cover**.

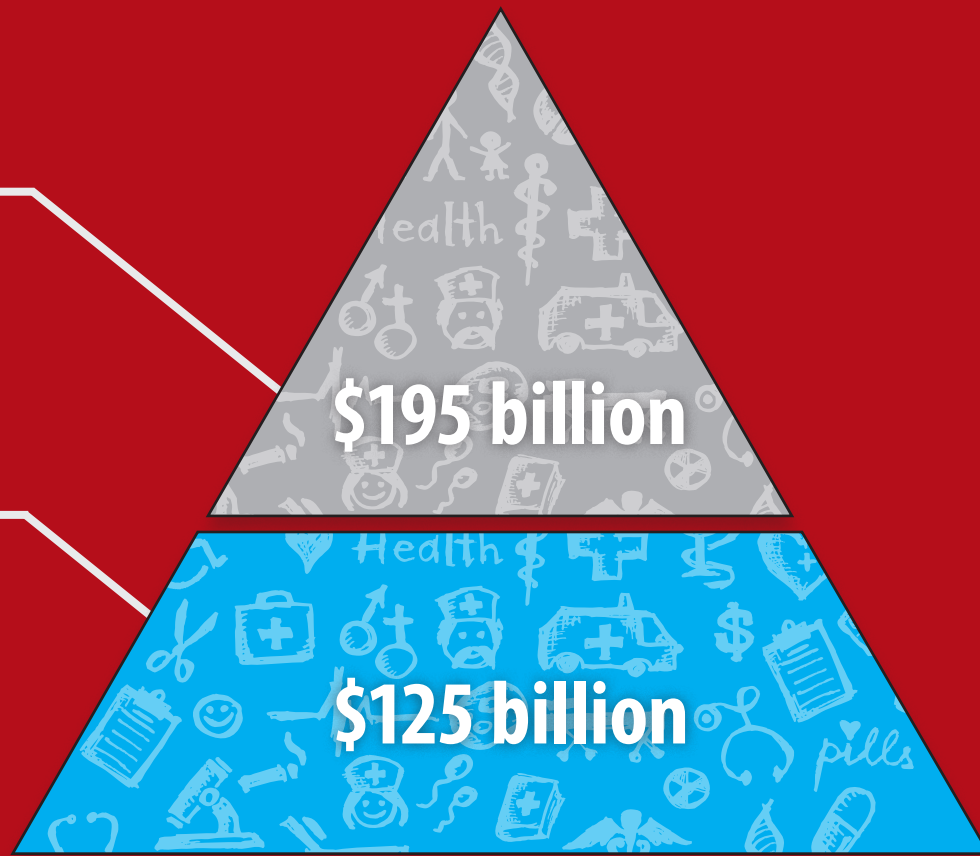
Two Types of Costs:

DIRECT

- Doctor Bills
- Hospital Charges
- Medical Expenses

INDIRECT

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care



While your expenses go up your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

CARDIACARE

Series 6 *Plus*

- Pays benefits directly to you, you decide how to spend them
- Pays in addition to any other insurance you own
- This policy's benefits are never reduced
- Premiums don't increase with age or due to claims
- Guaranteed renewable for life — only you can cancel
- Policy has no cap on amount of benefits you receive or the number of claims you can have

| BASE 1 | STANDARD 2 | CARDIACARE PLUS SERIES 6 - Benefits <i>Benefits paid for Heart Disease, Heart Attack or Stroke unless otherwise noted</i> | PREFERRED 4 | ELITE 8 |
|------------------|------------------|---|-------------------|-------------------|
| \$750 | \$1,500 | First Occurrence <i>(Paid once per insured)</i> • Paid upon the confirmed diagnosis of heart attack or stroke | \$3,000 | \$6,000 |
| \$100 | \$200 | Hospitalization <i>(No Lifetime Limits)</i> • For each day, includes U.S. Government Hospitals | \$400 | \$800 |
| \$150 | \$300 | Ambulance <i>(No Lifetime Limits, includes air ambulance)</i> • Each trip (two one-way trips per hospitalization) | \$600 | \$1,200 |
| \$120 \$3,000 | \$240 \$6,000 | Surgery & Anesthesia <i>(No Lifetime Limits)</i> • For each inpatient or outpatient surgery • We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to | \$480 \$12,000 | \$960 \$24,000 |
| \$15 | \$30 | Physical Therapy <i>(No Lifetime Limits)</i> • For each day of physical therapy by a registered Physiotherapist • Payable for the same number of days you are hospitalized <i>(up to 30 days per hospitalization)</i> | \$60 | \$120 |
| \$30 \$30 | \$60 \$60 | Healthy Heart Benefit <i>(No Lifetime Limits, except Cholesterol Screening)</i> • For the following tests per calendar year, based on the schedule in your policy, up to <i>(Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG or ECG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan)</i> • For one Cholesterol Screening per insured | \$120 \$120 | \$240 \$240 |
| \$2,500 \$.20 | \$2,500 \$.20 | Patient Transportation <i>(No Lifetime Limits)</i> • When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, Round trip charges for your plane, train, or bus up to • For each mile by personal auto | \$2,500 \$.40 | \$2,500 \$.60 |
| \$2,500 \$.20 | \$2,500 \$.20 | Family Member Transportation • For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for plane, train, or bus up to • For each mile by personal auto <i>(If a child is hospitalized, we will pay this benefit for both parents. The automobile mileage is not payable when the family member travels with you)</i> | \$2,500 \$.40 | \$2,500 \$.60 |
| \$25 | \$50 | Family Member Lodging <i>(No Lifetime Limits)</i> • For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to | \$100 | \$200 |
| \$20,000 | \$40,000 | Heart Transplant <i>(Paid once per insured)</i> • For a human heart transplant | \$80,000 | \$160,000 |

