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

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1 *American Cancer Society, Cancer Facts & Figures 2012*, p. 1
3 Ibid., p. 3
6 Ibid., p. 209.
7 *American Cancer Society, Cancer Facts & Figures 2012*, 2012, p. 3

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.

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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.

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**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

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*Helping your employees protect their family, finances and future is good for business. Protect your employees and help keep your business at its best. 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.*
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**

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

*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 illness; diagnosis of a specified critical illness during the waiting period (that is, the first 30 days following the coverage effective date); participating or attempting to participate in an illegal act; 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 physician; injuring or attempting to injure yourself intentionally, regardless of mental capacity; committing or attempting to commit suicide, regardless of mental capacity; participating in any sporting event for pay or prize money; 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 authority; and alcoholism, drug abuse or chemical dependency.

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 symptoms that would cause an ordinarily prudent person to seek diagnosis, care or treatment within a 12-month period preceding the coverage effective date, 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 date. A pre-existing condition can exist even though a diagnosis has not yet been made.

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.