Each year, millions of Americans are diagnosed with cancer.

What are the chances that someone in your family will be one of them?

According to the American Cancer Society:

- Nearly 1-in-2 men—and more than 1-in-3 women—are expected to develop cancer at some point in their lifetime.¹
- Cancer is the second-leading cause of death in children 14 and younger.²
- Approximately 12 million Americans alive today have a history of cancer.³

The good news: Thanks to early detection and advanced treatment, survival rates are increasing.

But prevention methods and treatments cost money.
And they may not be covered by your major medical policy.

The total overall cost is estimated at $226.8 billion. More than 54% of this amount represents nonmedical needs,⁴ which could include:

- Insurance shortfalls, such as deductibles, copayments and benefit limitations.
- Special expenses like transportation, lodging and family care.
- Loss of income when the patient is unable to work.
- Living expenses, including mortgage or rent payments, car loans, utilities and groceries.

How would you pay for the out-of-pocket expenses of cancer?

- Spend your life savings.
- Sell off assets.
- Purchase supplemental insurance.

Your cancer concerns don’t stop at the doctor’s door.
Neither should your insurance. Washington National offers a solution.

²Ibid., p. 11.
³Ibid., p. 1.
⁴Ibid., p. 3.
⁵Unless otherwise requested by you or required.
⁶As long as your premiums are paid when due. Only you can cancel your coverage.
⁷Your rates cannot be increased unless all rates of the same kind are raised in your state.

The above facts represent the U.S. population, are provided for information only and do not imply coverage under the certificate. The company and/or certificate are not endorsed by the American Cancer Society.
**Health Advocate™: Our signature feature**

Making phone calls, handling arrangements, filing paperwork….When you’re dealing with health issues, you don’t have to handle it all by yourself. With your Washington National Solutions Cancer certificate, you have immediate access to helpful support from Health Advocate.

Your personal Health Advocate is an R.N. backed by medical directors and administrative experts. Health Advocate can help you:

- Navigate the healthcare system.
- Find physicians and facilities.
- Access valuable resources.
- Resolve claims and billing issues.

For immediate support, call Health Advocate at (866) 695-8622.

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### IN-HOSPITAL BENEFITS

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>AMOUNT</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Inpatient hospital confinement</td>
<td>$200 per day, 1-30 days</td>
<td>Benefits are paid for each day you are confined as an inpatient in a hospital due to cancer. For confinements in a U.S. government hospital, this benefit amount is paid in lieu of all other benefits—except the first-occurrence express payment, transportation (covered person), transportation (family member) and lodging benefits.</td>
</tr>
<tr>
<td></td>
<td>$400 per day, 31+ days</td>
<td></td>
</tr>
<tr>
<td>Inpatient drugs and diagnostic testing</td>
<td>Actual charges up to $40 per day</td>
<td>Benefits are paid for FDA-approved drugs and medicine, X-rays and laboratory and diagnostic testing. Benefits are payable for up to the same number of days you receive benefits for hospital confinement.</td>
</tr>
<tr>
<td>Attending physician</td>
<td>Actual charges up to $30 per day</td>
<td>Benefits are paid per covered confinement for cancer-treatment services by a physician other than your surgeon. Benefits are payable for up to the same number of days you receive benefits for hospital confinement.</td>
</tr>
</tbody>
</table>

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*These benefits are available only to members of Health Opportunity through Partnership in Education (HOPE).*
## IN-HOSPITAL BENEFITS

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<tr>
<td>Transportation (insured)</td>
<td>Actual charges up to $1,500 for coach-class plane, train or bus transportation or 40 cents per mile for transportation by car</td>
<td>Benefits are paid for a one-way trip by coach-class plane, train, bus or car if you must travel more than 100 miles one way within the continental U.S. (including Alaska, Hawaii and Puerto Rico). Transportation must be from your home to receive covered cancer treatments that are prescribed by your physician and are not available locally. There is no limit to the number of trips. National Cancer Institute (NCI) This transportation benefit also applies for consultation at a comprehensive or clinical cancer center recognized by the National Cancer Institute.</td>
</tr>
<tr>
<td>Transportation (family member)</td>
<td>Actual charges up to $1,500 for coach-class plane, train or bus transportation or 40 cents per mile for transportation by car</td>
<td>Benefits are paid for one immediate family member for a one-way trip by coach-class plane, train, bus or car if the same trip is not paid under the transportation (covered person) benefit. Transportation is limited to two one-way trips per period of confinement from the family member’s home to the hospital in which the covered person is confined. The hospital must be more than 100 miles one way within the continental U.S. from each person’s home (including Alaska, Hawaii and Puerto Rico). This benefit is provided to the covered person for a family member to travel to and/or from the city where a covered person is confined to receive covered cancer treatments that are prescribed by a physician and are not available locally.</td>
</tr>
<tr>
<td>Family member lodging</td>
<td>Actual charges up to $60 per day</td>
<td>Benefits are paid for one immediate family member’s lodging, in one room per day, for up to 60 days per period of the covered person’s confinement. Lodging must be more than 100 miles one way within the continental U.S. from each person’s home (including Alaska, Hawaii and Puerto Rico). The benefit is provided to the covered person for a family member to lodge in the city where the covered person is confined to receive covered cancer treatments that are prescribed by a physician and are not available locally.</td>
</tr>
<tr>
<td>Ambulance</td>
<td>Actual charges up to $200 per one-way trip</td>
<td>This benefit is paid for each one-way trip to or from a hospital where you are confined as an inpatient, for up to two one-way trips per confinement. Benefits include air ambulance when necessary to protect your health and safety and no other travel methods are available.</td>
</tr>
</tbody>
</table>

## IN- OR OUT-OF-HOSPITAL BENEFITS

<table>
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<tr>
<th>BENEFIT</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Second and third surgical opinion</td>
<td>Actual charges up to $225 per opinion</td>
<td>Benefits are paid for second and third medical evaluations of your need for surgery (other than for skin cancer) at your option.</td>
</tr>
</tbody>
</table>
| Surgery                           | $135 to $7,500              | Benefits are paid for each operation which diagnoses or treats cancer, based on the schedule listed in your certificate. If more than one procedure is performed through the same incision at the same time, we will pay for the one with the largest benefit amount.  
Biopsy surgery                  | Benefits also are paid for surgical biopsies leading to positive cancer diagnosis, based on the surgical schedule listed in your certificate.                                                                                                                                                                                                 |
| Reconstructive breast surgery     | Actual charges              | This benefit is paid up to the amount we paid for, and occurring within three years of, the mastectomy.                                                                                                                                                                                                                                                            |

1In Nebraska, one-way trip not applicable.  
2In Indiana, this benefit is limited to actual charges up to $1,040. We will pay for reconstructive breast surgery of a mastectomy. We will also pay for prosthetic devices and reconstructive surgery for a healthy breast to restore and achieve symmetry for the Covered Person incident to the mastectomy.
## IN- OR OUT-OF-HOSPITAL BENEFITS

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<tr>
<th>Benefit</th>
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<tbody>
<tr>
<td>Blood and plasma</td>
<td>$60 per unit</td>
<td>Benefits are paid for each unit of blood you receive for cancer treatment. This includes donated blood, plasma and platelets.</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>$34 to $1,875</td>
<td>Benefits are paid for each operation, based on the schedule listed in your certificate. If more than one surgical procedure is performed at the same time, we will pay for the anesthesia with the largest benefit amount. Benefits also are paid for surgical biopsy anesthesia leading to a positive cancer diagnosis, based on the schedule listed in your certificate.</td>
</tr>
<tr>
<td>Prosthetics (surgical)</td>
<td>Actual charges up to $2,000 per device</td>
<td>Benefits are paid for surgically implanted prosthetic devices needed due to, and received within three years of, a covered surgery as prescribed by a physician due to cancer.</td>
</tr>
<tr>
<td>Prosthetics (nonsurgical)</td>
<td>Actual charges up to $250, lifetime maximum per covered person</td>
<td>Benefits are paid for nonsurgically implanted devices received within three years of a covered surgery as prescribed by a physician due to cancer. Devices include voice boxes, removable breast prostheses and ostomy pouches.</td>
</tr>
<tr>
<td>Radiation therapy</td>
<td>Actual charges up to $250 per day</td>
<td>Benefits include, but are not limited to, the insertion of an interstitial or intracavity application of radium or radioisotopes. The surgery benefit provides additional amounts payable for insertion and removal. There is no monthly or lifetime maximum limit to this benefit.¹</td>
</tr>
<tr>
<td>Chemotherapy (injected by medical personnel)</td>
<td>Actual charges up to $250 per day</td>
<td>Benefits include cytotoxic chemical substances and their administration. Injections must be made by medical personnel in a physician’s office, clinic or hospital. Benefits are payable on the date of the treatment. Experimental treatments are covered as long as treatment is investigational approved by the U.S. Food and Drug Administration. There is no monthly or lifetime maximum limit to this benefit.¹</td>
</tr>
<tr>
<td>Chemotherapy (self-administered)</td>
<td>Actual charges up to $250 per drug</td>
<td>Benefits include self-injected medications, medications dispensed by a pump or implant, or oral chemotherapy, regardless of where it is administered. This benefit is limited to a monthly maximum of $2,000. Experimental treatments are covered as long as treatment is investigational approved by the U.S. Food and Drug Administration. There is no lifetime maximum limit to this benefit.¹</td>
</tr>
<tr>
<td>Comfort drugs (outpatient)</td>
<td>Actual charges up to $100 per month</td>
<td>Benefits are paid for outpatient medication prescribed to treat nausea associated with cancer treatments.</td>
</tr>
<tr>
<td>Stem cell transplant</td>
<td>Actual charges up to $1,250, lifetime maximum per covered person</td>
<td>Benefits are paid for a stem cell transplant for the treatment of cancer. This benefit does not pay for a bone marrow transplant. We will pay this benefit once per lifetime for each covered person.</td>
</tr>
<tr>
<td>Bone marrow transplant</td>
<td>$5,000, lifetime maximum per covered person</td>
<td>Benefits are paid for a bone marrow transplant for the treatment of cancer, including marrow donor expenses. This benefit does not pay for a stem cell transplant. We will pay this benefit once per lifetime for each covered person.</td>
</tr>
<tr>
<td>Wigs and hairpieces</td>
<td>Actual charges up to $250, lifetime maximum per covered person</td>
<td>This benefit is paid for a wig or hairpiece needed due to cancer treatments for which you receive benefits under this certificate.</td>
</tr>
</tbody>
</table>

¹In Nebraska, combined maximum is $2,000 per calendar month.
IN- OR OUT-OF-HOSPITAL BENEFITS

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<tr>
<td>Skilled nursing facility</td>
<td>Actual charges up to $100 per day</td>
<td>Benefits are paid when your doctor prescribes confinement to a skilled nursing facility, due to cancer, within 14 days after a covered hospital confinement. Benefits are payable for up to the same number of days you received the hospital confinement benefit during the most recent hospital confinement.</td>
</tr>
<tr>
<td>Hospice</td>
<td>$100 per day for the first 60 days; $50 per day for an unlimited number of days thereafter</td>
<td>Benefits are paid for care provided at home or in a hospice facility by a licensed hospice to a terminally ill patient who is no longer receiving definitive cancer treatment and are expected to live six months or less.</td>
</tr>
</tbody>
</table>

ALTERNATIVE CARE RIDER

Washington National provides another solution to help in the fight against cancer. According to the National Cancer Institute, alternative methods can help patients manage pain, nausea and other side effects of treatment. To ensure you can access a variety of treatments, we offer you the Alternative Care rider.

<table>
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<tr>
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<tr>
<td>Integrative assessment and education benefit</td>
<td>Actual charges up to $250, one-time benefit</td>
<td>Benefits are paid for assessment and education services performed by an accredited practitioner of alternative care services.</td>
</tr>
<tr>
<td>Ameliorative benefit</td>
<td>Actual charges up to $50 per visit</td>
<td>Benefits are paid for visits to an accredited practitioner for acupuncture, massage therapy, biofeedback and hypnosis. This benefit is limited to 20 visits per calendar year.</td>
</tr>
<tr>
<td>Curative benefit</td>
<td>Actual charges up to $100 per visit</td>
<td>This benefit is paid for visits to the following types of accredited practitioners: naturopathic, homeopathic, ayurvedic and herbalist. The benefit is limited to 20 visits per calendar year. The benefit amount applies to charges for the visit with the practitioner, as well as charges for any nutritional medications and supplements.</td>
</tr>
<tr>
<td>Lifestyle benefit</td>
<td>Actual charges up to $50 per visit</td>
<td>Benefits are paid for an accredited practitioner for the following types of alternative care: smoking cessation, yoga, meditation, relaxation techniques, tai chi and nutritional counseling. The benefit is limited to 20 visits per calendar year.</td>
</tr>
</tbody>
</table>

Benefits are payable only upon the diagnosis of internal cancer. The diagnosis must be reconfirmed on a regular basis, either by proof of ongoing treatment or a doctor’s certification. This optional rider has an additional cost (form CHIC-8022GCR, including state variations).
CANCER PREVENTIVE CARE RIDER

These benefits help keep pace with medical advances, enabling earlier detection of cancer and better post-treatment care for cancer survivors. Developments are helping more people overcome cancer than ever before. In the last 30 years, cancer survival rates in the U.S. have increased almost 20%. The benefits are payable whether or not cancer is diagnosed. All four of the rider’s benefits are payable in addition to any other insurance.

<table>
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<tr>
<th>BENEFIT</th>
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<tbody>
<tr>
<td>Cancer screening</td>
<td>$50 per calendar year</td>
<td>This benefit pays for one cancer test in a calendar year, even when it’s covered by other insurance.</td>
</tr>
<tr>
<td>wellness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional screening</td>
<td>$50 per calendar year</td>
<td>This benefit is payable for a second cancer screening or preventive treatment based on an abnormal result of your initial screening that we paid for.</td>
</tr>
<tr>
<td>and treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skin cancer diagnosis</td>
<td>$300 upon initial</td>
<td>This one-time benefit is payable when skin cancer is diagnosed.</td>
</tr>
<tr>
<td>diagnosis</td>
<td>diagnosis</td>
<td></td>
</tr>
<tr>
<td>Annual care</td>
<td>$750 per year for up to five consecutive years per covered person</td>
<td>This benefit helps cover the cost of medical follow-up for cancer survivors. It activates on the anniversary of the base policy’s first-occurrence benefit payment. To receive the benefit, the covered person must be under the active care of a physician.</td>
</tr>
</tbody>
</table>

This optional rider has an additional cost (form CHIC-8063, including state variations).

Your benefits can be used even when you don’t have cancer.

Here’s an example:
Sharon, 40, went in for her first annual mammogram this year. When the test turned up a suspicious area, her doctor ordered a needle biopsy. A few days later, Sharon received the good news: She didn’t have cancer!
Even so, Sharon’s Cancer Preventive Care rider paid her $50 for the first screening and $50 for the needle biopsy.

This rider can keep paying even after treatment.
If the news is different for Sharon, her outlook is better due to medical advances. Plus, she’ll be covered during and after treatment with the Cancer Preventive Care rider.

CANCER DEATH BENEFIT RIDER

While many cancers today are highly treatable, others are much more difficult to manage. The survival rate is relatively low when cancer is detected in the pancreas, liver, lungs/bronchus, esophagus or stomach. When the battle against cancer is lost, the Cancer Death Benefit rider offers financial support in a family’s greatest time of need.

<table>
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<tbody>
<tr>
<td>Cancer death</td>
<td>$5,000</td>
<td>The benefit is available when a covered person dies due to cancer. It is payable in addition to any other insurance, even when cancer is not diagnosed until after death.</td>
</tr>
</tbody>
</table>

This optional rider has an additional cost (form CHIC-8062, including state variations).

1These riders are available only to members of Health Opportunity through Partnership in Education (HOPE).
3See your policy for full list of covered screenings.
4This benefit is not available for skin cancer.
5Annual payments are $750 for a five-year maximum benefit amount of $3,750.
7For this benefit to be paid, the covered person’s death certificate must list cancer as the primary or a contributing cause of death.
Limitations and exclusions

You will be eligible for benefits if: you have not been diagnosed with or treated for any cancer before the effective date of coverage (in TX: 12 months before); you are not diagnosed with or treated for any cancer during the first 30 days after your effective date; cancer is first diagnosed while you are covered under this certificate; you incur a loss due to cancer while covered under this certificate; your loss is not excluded by name or specific description.

The benefits described in the certificate or rider do not cover all nonmedical expenses. However, the benefit payment you receive can be used to pay any of your medical or nonmedical costs not paid by any other insurance.

Benefits are not payable for: any other disease, sickness or incapacity, even if the disease was caused, complicated or aggravated by cancer or cancer treatment; losses occurring before or during the 30-day eligibility period; losses occurring while the coverage is not in force; a pre-existing condition: If any cancer is first diagnosed before your effective date of coverage under this certificate or during the first 30 days after your effective date of coverage, we will only provide benefits for loss due to cancer commencing 24 months after your effective date of coverage.

If the Alternative Care rider is chosen, we will not pay charges for nutritional medications and supplements prescribed or recommended by any accredited practitioner during the course of treatment, regardless of where they are dispensed, except under the curative benefit.

This insurance is available only to members of Health Opportunity through Partnering in Education (HOPE).

If an employer pays, or is treated as paying, all or part of the premium, the benefit may be considered taxable income unless excluded under one or more provisions of the Internal Revenue Code. You should consult your tax adviser for specific information.

This brochure is intended to be a brief, general description of coverage. For more complete details of coverage, including benefits, limitations and exclusions specific to your state, please review the policy with your agent.

1 In IN and OK: The 30-day eligibility period does not apply.
2 In UT: side effects are covered.
3 In NM and UT: 6 months.

In KS: An off-label benefit is payable for a drug or treatment which has not yet been approved by the FDA for cancer treatment, but has been recognized as a cancer treatment in standard medical references or literature as defined in the certificate. This benefit is applicable to the inpatient drugs and diagnostic testing benefit, the radiation and chemotherapy benefit and the comfort drugs benefit.

DEFINITIONS

Hospital: A hospital is not a bed, unit or facility that functions as a/skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily providing care for alcoholics or drug addicts or facility for the care and treatment of mental disease or mental disorders.

Waiver of premium: After the certificateholder is disabled from cancer for more than 90 consecutive days, premium payments are not required to keep the insurance in force as long as disability due to cancer continues. Disability must occur prior to the certificateholder’s 65th birthday. Must be diagnosed with cancer 30 days or more after the effective date of coverage under this certificate.

Certificate form series (including state variations): CHIC-5022C

WASHINGTON NATIONAL INSURANCE COMPANY
Home Office
11825 N. Pennsylvania Street
Carmel, IN 46032

WashingtonNational.com
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(10/13) 148318
CN-BR-C
WASHINGTON NATIONAL
SOLUTIONS® Cancer
SUPPLEMENTAL CANCER INSURANCE

Washington National Solutions® Cancer offers lifestyle protection and a helping hand. This supplemental insurance coverage has four benefit levels to fit almost any budget. Washington National Solutions Cancer helps protect your clients and their loved ones from out-of-pocket costs that may not be covered by major medical insurance.

According to the American Cancer Society:

- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have a 1-in-3 lifetime risk.¹
- 67% of Americans who are diagnosed with cancer survive at least five years afterward.²
- The overall annual cost of cancer is estimated at $226.8 billion, of which more than 54% is nonmedical, or out-of-pocket expenses.³

Key benefits

- Express payment up to $10,000
- Health advocate
- Wellness
- Daily hospital confinement
- Surgery and anesthesia
- Radiation and chemotherapy
- Transportation and family lodging

Coverage availability

- Individual
- Single parent
- Family

Issue ages (may vary by state)

- 18–75 with Return of Premium (ROP) or Cash Value (CV) rider
- 18–85 without ROP or CV
- 18–65 with Hospital Intensive Care rider

Optional riders (available at an additional cost)

- Cancer Preventive Care rider
  With this rider, clients receive an annual care benefit, skin cancer diagnosis benefit, cancer screening wellness benefit and additional screening and treatment benefit.
- Cancer Death Benefit rider
  Benefits are payable when the client dies due to cancer, even when cancer is diagnosed after death.⁴
- Alternative Care rider
  This coverage helps clients who desire natural approaches to cancer treatment, such as massage, acupuncture and yoga. This rider covers up to 60 treatments per year.
- Hospital Intensive Care rider
  This rider offers three coverage levels to provide for clients’ ICU needs and more.
- Return of Premium or Cash Value rider⁵
  This rider includes a premium-back feature that returns clients’ premiums after a specified period of time.

Client assurances

With Washington National, your clients get these important assurances:

- Benefits are paid directly to policyholders.
- Most benefits have no lifetime maximum limit, and the coverage continues as long as premiums are paid.
- Benefits are paid regardless of other insurance.
- Premium rates have never been raised on an existing Washington National Solutions Cancer policyholder.
- Rates cannot be increased unless all rates of that kind are raised in a state.

Policy/certificate form

CHIC-5022C

WASHINGTON NATIONAL INSURANCE COMPANY
Home Office: Carmel, IN

WashingtonNational.com

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(05/13) 146008
CN-FS-AGT

² Ibid., p. 2.
³ Ibid., p. 3.
⁴ For this benefit to be paid, the insured person’s death certificate must list cancer as the primary or a contributing cause of death.
⁵ Rider varies by state and is not available in all states. See Return of Premium rider or Cash Value rider for details.
Policy and riders are subject to state availability.

For agent information only. This material should not be distributed to the public or used in any solicitation.