

➤ The Critical AdvantageSM Portfolio

With direct payment to you, Mutual of Omaha Insurance Company's (Mutual of Omaha) Critical Advantage Portfolio may help you feel safe and secure with your treatment approach in times of need.

Fill the Gaps

With health care costs increasing and people often seeing higher deductibles, the need to select options that may fill the gaps is more important than ever.

Designed with your recovery in mind, the Critical Advantage Portfolio may be a streamlined accompaniment to your existing health or disability insurance. And with three products across numerous benefit amounts and prices for almost any situation or budget.

Should you be diagnosed with any of the conditions covered, a check is sent to you, not the health care provider. No receipts or medical bills necessary. Payment is to you, for you.



Critical Illness Insurance Policy

- 1 For individuals looking for comprehensive coverage, a Critical Illness policy may provide some peace of mind for a variety of diagnoses.

Cancer Insurance Policy

- 2 Nearly 1.7 million new cases of cancer will be diagnosed in 2016¹ and with medical advances, more and more people survive this disease.

Heart Attack & Stroke Insurance Policy

- 3 Heart disease remains one of the most prevalent afflictions in the U.S. with 27.6 million Americans diagnosed.²

IT'S A FINANCIAL ISSUE

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. But when faced with a serious health condition that is covered by the Critical Advantage portfolio, there are other factors to consider.

- Replacing lost income while you or a family member is off work
- Keeping up with ongoing living expenses
- Paying health insurance deductibles and copayments
- Hiring home health care or child care services
- Traveling to treatment facilities

DESIGNED WITH YOU IN MIND

The Critical Advantage Portfolio offers a number of flexible benefits and options.

- Coverage Options: Lifetime
- Individual, Single Parent, Family
- Face Amounts: \$10,000 to \$100,000
- Simplified or Express Underwriting
- Lifetime Coverage

¹ American Cancer Society. Cancer Facts & Figures 2016.
American Cancer Society; 2016.

² Summary Health Statistics: National Health Interview Survey, 2015.

Critical Illness

ISSUE AGES

- 18-64, 18-54 (Term)

COVERAGE PLANS

- Individual, Single Parent, Family

BENEFIT AMOUNTS

- \$10,000 to \$100,000

BASIC BENEFITS

- Lump-Sum Benefit Amount

COVERAGE OPTIONS

- Lifetime coverage

UNDERWRITING GUIDELINES

- Express (benefit amounts of \$10,000 to \$50,000)
- Simplified (benefit amounts of \$51,000 to \$100,000)

COVERED CONDITIONS – 100%

- Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Kidney Failure

COVERED CONDITIONS – 25%

- Coronary Artery Disease

Cancer | Heart Attack & Stroke

ISSUE AGES

- 18-89, 18-54 (Term)

COVERAGE PLANS

- Individual, Single Parent, Family

BENEFIT AMOUNTS

- \$10,000 to \$100,000

BASIC BENEFITS

- Lump-Sum Benefit Amount

COVERAGE OPTIONS

- Lifetime coverage

UNDERWRITING GUIDELINES

- Express (benefit amounts of \$10,000 to \$50,000)
- Simplified (benefit amounts of \$51,000 to \$100,000)

COVERED CONDITIONS

- Cancer – Internal Cancer or Malignant Melanoma – **100%**
- Heart Attack & Stroke Conditions – **100%**
- Coronary Artery Disease – **25%**

OPTIONAL RIDERS

(additional premium applies)

- Cancer (In TX, ONN3M-41)
- Heart Attack & Stroke (In TX, ONN2M-41)

> Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, monies for living expenses, and for many, the cost of high deductibles. Critical Advantage helps you to focus on your treatment, not your finances.





Underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com
800-775-6000

For more information contact:

Theresa Cangemi, CSA, CLTC

Phone: (315) 676-4933

Email: tcangemi@twcny.rr.com

www.MyMedicareMadeSimple.com

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WILD KINGDOM

Policy form: CP1, CP2, CP4 (or state equivalent). In NY: CP1-24412, CP2-24413, CP4-24415.

These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Benefits and rates may vary. For costs and further details of coverage, see your agent/producer or write to the company.

This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.

In New York, these policies provide Critical Advantage insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form numbers CP1-24412, CP2-24413, CP4-24415 is 60 percent. The ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

EXCLUSIONS – We will not pay benefits for: loss that occurs while this policy is not in force; loss caused by intentionally self-inflicted injury, while sane or insane; loss resulting from an insured person's commission or attempted commission of a felony; loss sustained while engaging in an illegal occupation; loss sustained while participating in a riot or insurrection; loss resulting from an insured person being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply); or loss resulting from an insured person being under the influence of any narcotic (except for narcotics given on the advice of a physician).