



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

Critical Advantage<sup>SM</sup> Portfolio

# Designed With Your Recovery in Mind

Cancer Insurance &  
Heart Attack/Stroke Insurance

Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175.

Policy form: CP1, CP2 (or state equivalent). In CA: CP1-24777, CP2-24778; in FL: CP1-24433, CP2-24434; in ID: CP1-24341, CP2-24342; in NC: CP1-24808, CP2-24809; in OK: CP1-24310, CP2-24311; in PA: CP1-24416, CP2-24417; in TX: CP1-24286, CP2-24287; in WA: CP1-24319, CP2-24320. Optional riders: Cancer, ONN3M, In TX, ONN3M-41, Heart Attack/Stroke, ONN2M, In TX, ONN2M-41, Cash Value, ONN5M, In TX, ONN5M-41, Intensive Care Unit, ONN6M, In TX, ONN6M-41. 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.

**EXCLUSIONS** – We will not pay benefits for: loss that occurs while this policy is not in force; loss resulting from service in the armed forces or auxiliary units; 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 controlled substance (except for narcotics given on the advice of a physician).



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Cancer Insurance & Heart Attack/Stroke Insurance, as part of the Critical Advantage<sup>SM</sup> Portfolio, may help fill the gap between existing health care coverage and the costs of treatment.



## Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, money for living expenses, and for many, the cost of high deductibles and other unexpected out-of-pocket expenses. Products in the Critical Advantage Portfolio can help you to focus on your treatment, not your finances.

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.

## It's a Fact

### Cancer in America

Nearly 1 in 3<sup>1</sup> men and women will develop cancer during their lifetime and with medical advances, more and more people survive this disease.

### Heart Disease in America

Approximately every 40 seconds<sup>2</sup>, an American will have a heart attack<sup>2</sup>

<sup>1</sup> American Cancer Society. Cancer Facts & Figures 2019.

<sup>2</sup> American Heart Association, Heart Disease and Stroke Statistics, 2019.

## Cancer Insurance & Heart Attack/Stroke Insurance

These policies may help you focus on what's important - getting well.

POLICY TYPES   Cancer Insurance   Heart Attack/Stroke Insurance	
Issue Ages	18 - 89, 18-54 (Term)
Coverage Plans	Individual, Single Parent, Family
Benefit Amounts	\$10,000 to \$100,000
Basic Benefits	<ul style="list-style-type: none"> <li>• Lump-Sum Benefit Amount</li> <li>• No reduction of benefits at Any Age</li> </ul>
Coverage Options	<ul style="list-style-type: none"> <li>• Lifetime Coverage</li> <li>• Term Coverage - 10, 15, 20 or 30 years</li> </ul>
Underwriting Guidelines	<ul style="list-style-type: none"> <li>• Express (benefit amounts of \$10,000 to \$50,000)</li> <li>• Simplified (benefit amounts of \$51,000 to \$100,000)</li> </ul>
Covered Conditions	<ul style="list-style-type: none"> <li>• Cancer - Internal Cancer or Malignant Melanoma - 100%</li> <li>• Heart Attack &amp; Stroke Conditions - 100%</li> <li>• Coronary Artery Bypass Surgery - 25%</li> <li>• Coronary Angioplasty Surgery - 25%</li> </ul>
Optional Riders (Additional Premium Applies)	<ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart Attack/Stroke</li> <li>• Cash Value</li> <li>• Intensive Care Unit</li> </ul>

Features and riders may not be available with all policies or approved in all states.

## Cost of Treatment

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. Serious health conditions, like those covered in by the Critical Advantage Portfolio, often include other factors to consider, from lost income to keeping up with ongoing living expenses.

Choose the coverage for whatever concerns you the most and complete your coverage plan.