



Heart Attacks, Heart Disease and
Strokes are the cause of

1 of every 3

deaths in the U.S.

Heart Risk Factors Include



Heredity



Tobacco



Stress



Increasing Age



**High Blood
Pressure**



Diet



High Cholesterol



**Physical
Inactivity**



Diabetes

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**.

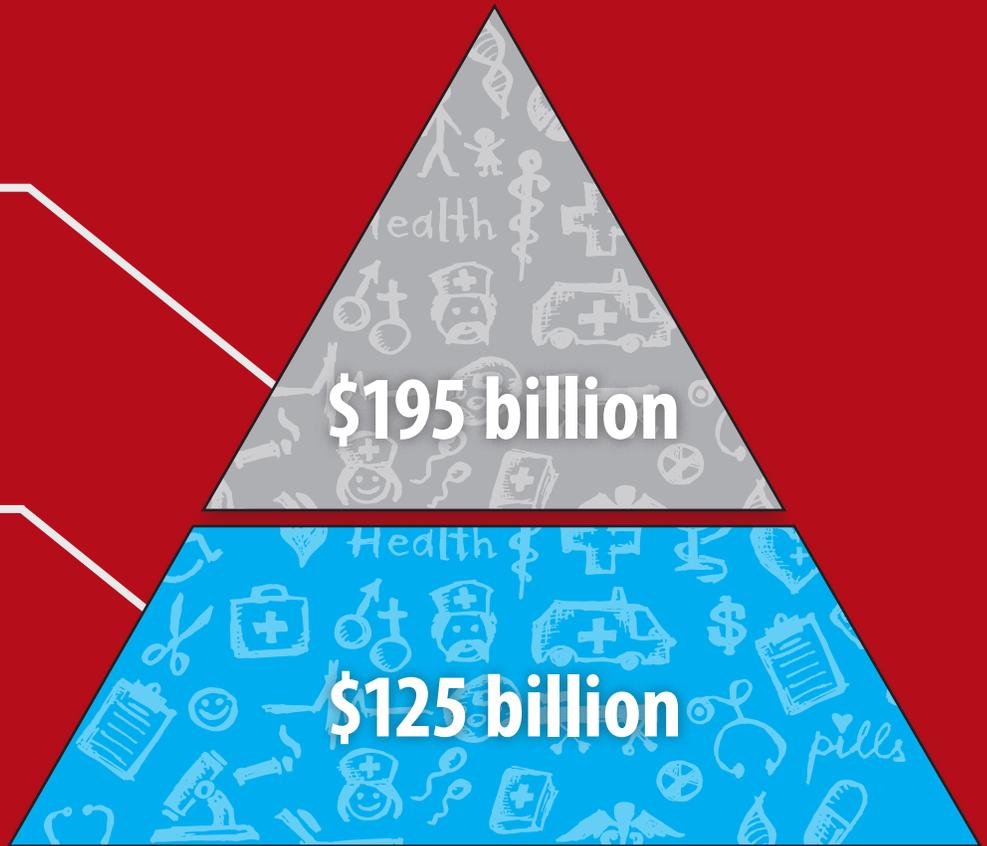
Two Types of Costs:

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> <ul style="list-style-type: none"> • Paid upon the confirmed diagnosis of heart attack or stroke 	\$3,000	\$6,000
\$100	\$200	Hospitalization <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> • For each day, includes U.S. Government Hospitals 	\$400	\$800
\$150	\$300	Ambulance <i>(No Lifetime Limits, includes air ambulance)</i> <ul style="list-style-type: none"> • Each trip (two one-way trips per hospitalization) 	\$600	\$1,200
\$120 \$3,000	\$240 \$6,000	Surgery & Anesthesia <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> • 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> <ul style="list-style-type: none"> • 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> <ul style="list-style-type: none"> • 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> <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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> <ul style="list-style-type: none"> • 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> <ul style="list-style-type: none"> • For a human heart transplant 	\$80,000	\$160,000

Where you get treated makes a **BIG** difference...

but it can also be **VERY** expensive.



Travel



Food



Lodging



Time Off Work

Our program makes sense even if you never file a claim!

Issue Age 65 & Under

Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$25,000	\$25,000	\$25,000
LESS CLAIMS PAID	- 0 -	- 5,000	- 65,000
RETURN	\$25,000	\$20,000	- 0 -

Issue Age 66 to 80

Survivor Benefit

- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM***, less any claims paid!
- * up to \$32,000 for Elite 8 - \$16,000 for Preferred 4 - \$8,000 for Standard 2- \$4,000 for Base 1

Limitations and Exclusions

Persons with a prior history of heart disease, heart attack or stroke and those diagnosed within 30 days of the coverage effective date will not be covered. This policy only covers loss due directly to heart disease, heart attack or stroke. The First Occurrence benefit is not paid for heart disease. Benefits are not payable for any day of hospitalization unless the day of hospitalization is a direct result of heart disease, heart attack or stroke. Benefits paid for any one person will not exceed the maximum benefits shown in the Policy regardless of the number of types of heart disease, heart attacks or strokes.

The benefits described in this brochure are contained in policy series H11POL. This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.



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