

INTENSIVE CARE

Series 6



A stay in the intensive care unit can be financially overwhelming ...

BASE 1	STANDARD 2	Intensive Care Unit Benefit — No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an Intensive Care Unit for any reason, we will pay...</p> <p>You or your spouse</p> <p>Your covered child</p> <p>An Intensive Care Unit (ICU, CCU, PICU or NICU) is a specifically designated facility of the hospital which:</p> <ul style="list-style-type: none"> • Provides the highest level care (as determined based on the billing rate charged by the hospital); • Is restricted to those patients who are critically ill or injured; • Is separate and apart from other hospital areas; • Is permanently equipped with special life-saving equipment for the care of the critically ill or injured; and • Is listed as an Intensive Care Unit in the current edition of the American Hospital Association Guide or be eligible to be listed therein. 	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	Vehicular Accident — No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an ICU, due to a vehicular accident, we will pay an additional...</p> <p>You or your spouse</p> <p>Your covered child</p> <p>This benefit is not payable for hospitalizations in a Step Down Unit.</p>	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	Step Down Unit Benefit — No Lifetime Limits	PREFERRED 4	ELITE 8
\$150 \$75	\$300 \$150	<p>For each day, up to 30 days, of hospitalization in a Step Down Unit for any reason, we will pay...</p> <p>You or your spouse</p> <p>Your covered child</p> <p>A Step Down Unit is part of an ICU, CCU, PICU or NICU where the patient is charged less than the highest level care. A Step Down Unit may also be referred to as a progressive care unit, an intermediate care unit, or a sub-acute care unit.</p>	\$600 \$300	\$1,200 \$600
BASE 1	STANDARD 2	Ambulance Benefits — No Lifetime Limits	PREFERRED 4	ELITE 8
\$100 \$250	\$200 \$500	<p>For Ambulance transportation per hospitalization in an ICU or Step Down Unit, we will pay...</p> <p>Surface Ambulance</p> <p>Air Ambulance.....</p>	\$400 \$1,000	\$800 \$2,000
BASE 1	STANDARD 2	Accidental Death Benefit	PREFERRED 4	ELITE 8
\$2,500 \$1,250	\$5,000 \$2,500	<p>If you are injured in an accident and the injury causes death within 90 days of the accident, we will pay...</p> <p>You or your spouse</p> <p>Your covered child</p>	\$10,000 \$5,000	\$20,000 \$10,000

Our commitments to you...

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your coverage is **GUARANTEED RENEWABLE** for life - only you can cancel.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Your benefits **BEGIN IMMEDIATELY** on your effective date.

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 75

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 \$16,000 for Elite 8 - \$8,000 for Preferred 4 - \$4,000 for Standard 2 - \$2,000 for Base 1

Limitations and Exclusions

- Persons with a previously diagnosed or treated stroke or heart condition:
 - Will not be paid benefits for a heart/stroke related hospitalization.
 - Will be paid benefits for up to 7 days for hospitalizations resulting from any other sickness, disease or accident.
- Benefits will not be paid for loss incurred during the 12 month period following the coverage effective date for any accident or sickness contributed to, caused by or resulting from a pre-existing condition. A pre-existing condition is any sickness, illness, disease, injury or condition (including those diagnosed before birth) which was diagnosed by a physician or for which you received treatment or consulted a physician within the 12 month period prior to your effective date.
- This plan does not pay benefits for any accident or sickness contributed to, caused by or resulting from:
 - A hospitalization or loss which began before your effective date.
 - Injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
 - Committing or attempting to commit suicide, regardless of mental capacity.
 - Committing or attempting to commit a felony, or being engaged in an illegal occupation.
 - Being intoxicated or under the influence of any narcotic, unless taken on the advice of a physician and according to the physician's instructions.
- Children born within 10 months of the policy effective date will not be covered for any period of ICU or Step Down Unit hospitalization that occurs or begins during the first 30 days of that child's life.
- The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

The benefits described in this brochure are contained in policy series I12POL-5C



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