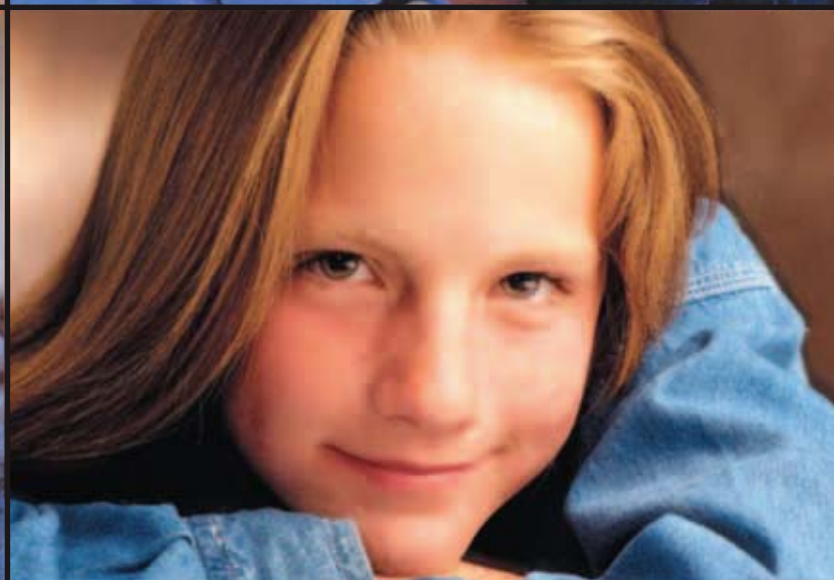


CRITICAL ILLNESS INSURANCE A SPECIFIED DISEASE POLICY



After four months of experimental treatment in a leading breast cancer specialist's program, Linda's prognosis is excellent. She's had high health care bills, because her medical insurance didn't cover experimental treatment. And she's looking forward to running her consulting company at full speed again. But Linda's going to take it easy for a few more months, just to be sure. She can afford the best medical care – and to take time away from her business. **Linda had a Critical Illness insurance policy.**



CRITICAL ILLNESS INSURANCE...

THE COVERAGE THAT
pays
YOU FOR
living

When his father needed a liver transplant, Brad figured the fantastic adventure vacation the two of them had always talked about taking would never happen. He just wanted his dad to get better. But Brad was in for a surprise. After his father recovered, the whole family went away on the two-week adventure of a lifetime. The trip was an opportunity for them to spend time together in a way they hadn't been able to for a long time – and for Brad, a second dream come true. **Brad's father had a Critical Illness insurance policy.**



Jack was only 39 when he had a heart attack. He needed round-the-clock care for weeks after his surgery, which brought on many expenses none of his insurance would cover. But Karen didn't have to worry about where they would get the money to pay for these things. She was able to handle the unexpected expenses, pay off their home mortgage in full and focus on how she could help Jack when he needed her. The only thing either of them had to worry about was his recovery. **Jack had a Critical Illness insurance policy.**



For Glenn and Jana, everything's going according to plan. They both have rewarding, lucrative careers. They both have lots of interests. They're both paying off student loans. They both contribute to investment and savings goals. They both want a house of their own, and a family, someday. And they both want to make sure the future they have planned is protected from the financial threat critical illness poses. **Both Glenn and Jana have a Critical Illness insurance policy.**

These stories portray situations our customers have faced or could face. They do not represent actual people.



Nearly all of us know someone who understands first-hand the challenges a critical illness poses.

A friend who was diagnosed with cancer ... a co-worker who had a heart attack ... a loved one who suffered a stroke. And while the odds of surviving a critical illness have never been better, survival has a price.

Medical treatment has never been more advanced, but it's also never been more expensive. Patients today may receive better care, but they often experience financial hardship because of the many expenses their insurance doesn't cover. Expenses like:

- Child care
- Time away from work (possibly for spouse as well)
- Domestic help like cooking, cleaning, laundry and lawn maintenance
- Necessary home modifications
- Transportation and lodging costs to seek the best treatment

In the past, people have had to come up with the money to cover expenses like these on their own. Traditional products like major medical and disability insurance, while important, aren't designed to meet needs like these. Critical Illness insurance is.

Critical Illness insurance pays an up-front cash benefit upon diagnosis (as defined by the policy) of a covered critical illness. And best of all, how you use the money is completely up to you. Pay off your mortgage ... hire some help around the house ... take your family on vacation so you can spend some time together. Whatever you feel is most important. You decide.

Your Mutual of Omaha insurance agent can help you determine how much Critical Illness insurance you need. By keeping our promises, we can help you keep yours.



Did You Know that in the U.S. ...

Every 25 seconds, someone suffers a coronary event.¹

Every 40 seconds, someone suffers a stroke.¹

About 1.5 million new cancer cases are expected to be diagnosed in 2010²

¹2010 *Heart and Stroke Statistical Update*, American Heart Association

²2010 *Cancer Facts and Figures*, American Cancer Society

Plan highlights

Critical Illness insurance provides an up-front cash benefit when you need it most — upon diagnosis (as defined by the policy) of some of the most costly illnesses and conditions people face. The money is yours to spend however you wish.

Critical Illness insurance pays 100% of your maximum benefit amount for the following illnesses and conditions:

Heart Attack (myocardial infarction) when your:

- Heart's blood supply is blocked;
- Heart has permanent tissue death and scarring; and
- Diagnosis is based on new changes on your electrocardiogram (ECG or EKG) and blood tests.
- Other appropriate means customarily used in the medical community consistent with heart attack.

Life-Threatening Cancer when your cancer is:

- Malignant; and
- Growing uncontrollably outside its original area invading normal tissue.

Stroke when:

- A blood vessel ruptures in the brain; or
- A blood clot blocks blood flow through the brain; and
- Effects of the neurological injury last for at least 30 days.

Alzheimer's Disease when your neurologist diagnoses you with the advanced stage of Alzheimer's in which you:

- Require permanent daily supervision; and
- Cannot do one or more activities of daily living by yourself.

Major Organ Transplant when:

- There is clinical evidence of major organ failure;
- Your malfunctioning organ(s) or tissue must be replaced with a suitable donor's organ(s) or tissue; and
- You are registered with the United Network of Organ Sharing (UNOS).

Critical Illness insurance pays 25% of your maximum benefit amount for the following illnesses and conditions:

Coronary Atherosclerotic Heart Disease when you are diagnosed by a cardiologist with:

- At least 75% cross-sectional occlusion of one or more major coronary arteries.

First Carcinoma in Situ when your cancer tumor is:

- Malignant; and
- Located only in its original part of the body (hasn't spread).

Critical Illness insurance also pays you a **flat one-time benefit of \$250 for diagnosis of skin cancer** (see your policy for details).

30-Day Right to Examine

You will have 30 days after you receive your policy to return it to your agent or us. The premium paid will be refunded and the policy will be void.

Exclusions & Limitations

The policy does not cover any loss of the Insured caused by the following:

- (a) Suicide, attempted suicide or intentionally self-inflicted injury;
- (b) Participation in a felony;
- (c) Loss resulting from, or service in the armed forces or auxiliary units; or
- (d) Participating in a riot or insurrection.

No benefits are payable for any medical conditions or surgical treatments other than the insured conditions defined in the policy. If cancer is detected within the first 30 days following the policy issue date, the policy will be terminated and premiums paid will be returned. If the policy pays a portion of the maximum benefit amount, your maximum benefit amount and premium will be reduced accordingly.

Required Disclosure Statement

This policy is an individual policy of insurance. This policy provides specified disease coverage ONLY. This policy does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with this policy.





Critical Illness insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, Nebraska 68175

mutualofomaha.com

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Please Read Your Policy Carefully

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations see the policy and summary of coverage. For costs and complete details of coverage, call or write your insurance agent. Your policy sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

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