

# Ancillary Comparison Charts



# ACCIDENT PLANS

# Accident Plans (Page 1 of 3)

	STANDARD LIFE AND ACCIDENT			ASSURANT	
	Accident Plan	Freedom Accidental Death	Fraxure Care	AME	Acci Fixed-Benefit
Issue Age	18-74	18-79	18-75	18-64	18-64
Application Fee	No	No	No	No	No
Benefit Amounts	Pays various amounts for qualifying events (actual cost)	\$20000, 40000, or 60000	Pays lump sum for qualifying events	\$2,500-10,000 lump sum	Pays various amounts for qualifying events (actual cost)
Coverage	<ul style="list-style-type: none"> <li>• \$750-2,500 injury hospital confinement up to 10 days</li> <li>• \$1,500-5,000 ICU injury to 10 days</li> <li>• \$750-1500 daily Surgery</li> <li>• \$500-1,000 daily Continuous care injury to 30 days</li> <li>• \$100-160 daily Physician</li> <li>• \$100-300 daily emergency room</li> <li>• \$75-250 daily x-ray, labs</li> <li>• \$100-400 ambulance</li> <li>• \$2,500 dislocation</li> <li>• \$10,000 Fracture</li> <li>• \$25,000 burns</li> </ul>	<ul style="list-style-type: none"> <li>• Pays lump sum benefit in the event of loss of limb or sight and accidental death</li> <li>• Hospital indemnity benefit: \$50-150 daily hospital benefit for medically necessary treatment of an injury</li> <li>• Accidental death benefit reduced when benefit is used for loss of limb</li> <li>• Waiver of Premium upon death of primary insured</li> </ul>	<ul style="list-style-type: none"> <li>• \$5000-30000 Accidental death benefit</li> <li>• \$2,500-\$30,000 accidental dismemberment</li> <li>• \$2500-15000 lifetime Fracture benefit</li> <li>• \$2500-15000 lifetime dislocation benefit</li> <li>• \$2500-15000 lifetime burn benefit</li> </ul>	<ul style="list-style-type: none"> <li>• \$250 deductible per accident</li> <li>• Lump sum paid per accident. No limit on number of accidents covered</li> <li>• \$300 max ambulance benefit</li> <li>• \$250 max physical medicine per accident</li> <li>• \$100 max medical equipment per accident</li> <li>• Lump sum for death or dismemberment</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000-2000 lump sum hospital confinement</li> <li>• \$250-300 daily hospital confinement</li> <li>• \$500 daily ICU</li> <li>• \$100 emergency treatment</li> <li>• \$200-25,000 burns</li> <li>• 20000 max coma</li> <li>• \$100 concussion</li> <li>• \$100-5,000 dislocation</li> <li>• \$100-400 emergency dental</li> <li>• \$100-600 eye injury</li> <li>• \$200-5000 fracture</li> <li>• 25000-50000 paralysis to 30 days</li> <li>• \$500-2500 surgery</li> </ul>
Optional Riders	None	None	None	None	None
Membership	No	NCAA Membership required	No	No	No
Multiple Policies	5 Plans	3 Levels	Bronze, Sliver, Gold and Platinum	None. Choose lump sum benefit	Off-The-Job and 24 Hour - Level 1 and Level 2
Discount	No	No	No	No	No

# Accident Plans(Page 2 of 3)

	WASHINGTON NAT. Accident Assure	ASSURITY Acci-Flex	MUTUAL OF OMAHA Accidental Death	CIGNA	
				Accident Expense	Accident Treatment
Issue Age	18-69	18-60	18-70	0-74	18-74
Application Fee	No	\$45 annually	No	No	No
Benefit Amounts	Policyholder chooses Benefit	\$50,000-250,000 death benefit	\$50,000-500,000 death benefit	\$2500-25000 yearly benefit	Pays actual cost
Coverage	<ul style="list-style-type: none"> <li>\$300-500 daily Inpatient hospital confinement</li> <li>\$600-1,000 daily ICU</li> <li>\$150-1500 ambulance</li> <li>\$200-500 emergency room</li> <li>\$150-200 medical imaging</li> <li>\$200-3200 fracture</li> <li>\$200-3000 dislocation</li> <li>\$150-1200 surgery</li> <li>\$5000-12500 paralysis</li> <li>\$900-1200 Burn</li> <li>\$1250-40000 dismemberment</li> <li>\$50,000-150,000 accidental death</li> </ul>	<ul style="list-style-type: none"> <li>Payment of lump sum in the case of disability or accidental death</li> </ul>	<ul style="list-style-type: none"> <li>Payment of lump sum in the case of accidental death.</li> </ul>	<ul style="list-style-type: none"> <li>Not available in Texas</li> <li>\$500-1000 deductible</li> <li>\$25000 accidental death</li> <li>\$25000 dismemberment</li> </ul> benefit paid (actual cost)for: <ul style="list-style-type: none"> <li>Ambulance</li> <li>Emergency care services</li> <li>Tests and x-rays</li> <li>Surgery</li> <li>Major diagnostic exams</li> <li>Follow up care</li> <li>Durable medical equipment</li> <li>Prosthetic devices</li> <li>Rehabilitation therapy</li> </ul>	<ul style="list-style-type: none"> <li>\$75-12500 burns</li> <li>\$7500-12500 coma</li> <li>\$100-200 concussion</li> <li>\$40-2000 dislocation</li> <li>\$50-450 emergency dental</li> <li>\$50-300 eye injury</li> <li>\$75-2500 fracture</li> <li>\$5000-30000 paralysis</li> <li>\$250-1250 surgery</li> <li>\$75-200 emergency room</li> <li>\$250-2000 ambulance</li> <li>\$25-200 diagnostic imaging</li> <li>\$200-800 daily confinement</li> <li>\$300-600 ICU</li> <li>\$1000-3500 initial hospitalization confinement</li> <li>\$500-1500 prosthetic</li> <li>\$40-80 rehabilitation</li> <li>\$20000-75000 death</li> </ul>
Optional Riders	<ul style="list-style-type: none"> <li>Sickness disability waiver of premium</li> <li>physician's office</li> <li>public safety</li> <li>cash value</li> </ul>	<ul style="list-style-type: none"> <li>Accident only disability income</li> <li>Return of premium</li> <li>Waiver of premium</li> </ul>	<ul style="list-style-type: none"> <li>Return of premium</li> </ul>	<ul style="list-style-type: none"> <li>Parent benefit</li> <li>Catastrophic accidental injury</li> <li>Critical illness</li> <li>Declining deductible</li> <li>Vehicular injury cash benefit</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>
Multiple Policies	2 Plans- Level 1 and Level 2	No. Choose lump sum	No. Choose lump sum	No. Choose benefit amount	3 plans: Basic, Plus, & Enhanced
Discount	No	No	No	Yes if you have a Cigna health plan	No

# Accident Plans(Page 3 of 3)

	HUMANA Accident Benefit Plan	UNITED HEALTHONE Accident Safeguard	IHC HEALTH SOLUTIONS	
			Accident Plan	Metal Gap
<b>Issue Age</b>	0-75	18-64	18-69	19-64
<b>Application Fee</b>	No	No	Yes, included in the premium	10\$ monthly membership fee
<b>Benefit Amounts</b>	\$1,000-10,000 (actual cost reimbursement)	\$500-10,000	\$5,000-10,000	<ul style="list-style-type: none"> <li>\$3,500-\$6,350 accident benefit</li> <li>\$7,500 lump sum for CI</li> </ul>
<b>Coverage</b>	<ul style="list-style-type: none"> <li>Not Available in Texas</li> <li>\$1000-10000 accident expense benefit</li> <li>\$5000-50000 accidental death</li> </ul>	<ul style="list-style-type: none"> <li>Lump sum paid per accident</li> </ul>	<ul style="list-style-type: none"> <li>\$5,000-10,000 accident benefit</li> <li>\$250-500 deductible</li> <li>\$2500 lump sum critical illness</li> <li>\$2500 term life insurance death benefit</li> </ul>	Plan C also offers: <ul style="list-style-type: none"> <li>10,000 accidental death</li> <li>\$500 daily hospital confinement for 11 days</li> <li>Rx, and vision discounts</li> </ul>
<b>Optional Riders</b>	None	None	None	None
<b>Multiple Policy Options</b>	5 levels	Safeguard or Safeguard Premier	Accident 5 or Accident 10	Yes. Plan A, B and C
<b>Discount</b>	No	5% off total premium for purchasing 2 products. 8% for 3, 10% off for 4	5% off total premium for purchasing 2 products. 8% for 3, 10% off for 2	5% off total premium for purchasing 2 products. 8% for 3, 10% off for 3
<b>Membership</b>	No	No	Yes, but can apply for membership with application	ABBA membership required

# Death and Dismemberment and Lump Sum Accident Plan Quote Info

	Coverage For	Competitive Area	Details of Specific Plan Quoted	Quote (monthly)
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>				
<b>Standard Life Freedom Series</b>	Individual, +child, family	Lowest premiums available, especially for +child plan, males, and for people aged 70+.	Level 1: \$20,000 lump sum benefit, Hospital indemnity benefit, and waiver of premium	<b>Individual 18-59:</b> \$4.92 <b>Individual 60-79:</b> \$8.33 <b>+child 18-59:</b> \$16.00
<b>Assurity Acci-Flex</b>	Individual only	Individuals aged 60 and below, especially females	\$100,000 lump sum benefit only	<b>Female 18-39:</b> \$7.83 <b>Female 40-60:</b> \$9.15
<b>Mutual of Omaha Accidental Death</b>	Individual, +spouse, +child, family	Only accidental death plan offering +spouse option, best option for your money for +child, or family options	\$100,000 lump sum benefit only	<b>Female+child 18-60:</b> \$20.66 <b>Female 61-70:</b> \$16.98 <b>Male 61-70:</b> \$22.06
<b>LUMP SUM ACCIDENT PLANS</b>				
<b>Standard Life Fraxure Care</b>	Individual, +spouse, +child, family	Only plan for 65+, lowest premiums for individuals and families, only lump sum plan with +spouse option. No deductible	Silver Plan: \$10,000 lump sum death benefit \$5000 Fracture lump sum benefit \$5000 dislocation lump sum benefit \$5000 burn lump sum benefit	<b>Individual 18-44:</b> \$16.14 <b>Individual 65-75:</b> \$32.49 <b>Family 18-44:</b> \$44.17 <b>Family 45-64:</b> \$54.78
<b>Assurant Accident Medical Expense</b>	Individual and Family	No limit on number of accidents per year benefit will be paid for. Benefit not limited like fraxure care to death, dismemberment, fracture, dislocation and burns only. More coverage. Rates not based on age.	\$10,000 lump sum benefit for any accident \$250 deductible Lump sum also for death or dismemberment	<b>Individual:</b> \$53.00 <b>Family:</b> \$86.00
<b>UnitedHealthOne Accident Safeguard</b>	Individual, +Spouse, +Child	Discount for purchasing multiple United HealthOne products	\$10,000 Lump sum benefit only	Rates unknown

# Actual Cost Payments- Accident Plan Quote Info

	Coverage For	Competitive Area	Coverage Includes	Quote (monthly)
<b>SPECIFIC QUALIFYING EVENTS BENEFITS</b>				
<b>Standard Life Accident Plan</b>	Individual, +Spouse, +Child, Family	1 of 2 plans with issue age up to 74. Limited areas of coverage, but highest coverage amounts for qualifying events,	Plan 5 (most coverage option) Plan 1 (lowest coverage & premium)	Individual 18-44: \$57.00 Individual 45-74: \$50.00 Individual 18-44: \$21.00
<b>Assurant Accident Fixed-benefit</b>	Individual, +Spouse, 1-Parent family, 2-Parent family	Offers a small hospital confinement lump sum as well as one of the most areas of coverage, 1 of 2 plans that cover comas. Only plan that offers separate off the job coverage, lowest premium options for ages 45-64, overall most competitive premiums for amount of coverage, 1 of 2 plans with emergency dental	Industry class B level 1 Industry class B level 2 Industry Class D/E level 1	Individual all ages: \$14.00 Family all ages: \$29.90 Individual all ages: \$17.00 Family all ages: \$36.40 Individual all ages: \$21.30
<b>WN Accident Assure</b>	Individual, +Spouse, +Child, or Family	Offers the best accidental death benefit along with many areas of coverage, lowest premium options for ages 65-69, cheapest option available for families	Plan Level 1 Plan Level 2	Individual 18-69: \$16.10 Family 18-69: \$29.20 Family 18-69: \$44.70
<b>Cigna Accident Treatment</b>	Individual, +Spouse, +Child, Family	Offers the most areas of coverage and high coverage amounts, 1 of 2 plans that cover comas, cheapest option for individuals ages 70-74, 1 of 2 plans with emergency dental	Basic Option Class 1	Individual 18-39: \$11.25 Individual 70-74: \$40.00 Family: 18-39: \$35.75
<b>ACTUAL COST REIMBURSEMENT</b>				
<b>Humana Accident Benefit</b>	Individual, +Spouse, +child, family	Only plan available for people ages 70-74 in this category. No deductible.	\$50,000 max death benefit \$10,000 reimbursement benefit	Rates not available
<b>IHC Accident Plan</b>	Individual, +Spouse, +child	High reimbursement benefits and has a \$2,500 lump sum for Critical illness	\$10,000 reimbursement benefit \$2,500 death benefit \$250-500 deductible	Rates not available
<b>IHC Metal Gap</b>	Individual, +Spouse, +child, Family	Offers 7500 CI lump sum benefit in addition to daily hospital confinement benefit along side the accident reimbursement	\$6,350 reimbursement benefit \$10,000 death benefit \$500 daily hospital confinement	<b>PLAN C:</b> <b>Individual:</b> \$61.16 <b>Family:</b> \$137.19
<b>Cigna Accident Expense (not in Texas)</b>	Individual, +Child, Family	Issue age up to 74, only plan with a deductible	\$10,000 reimbursement benefit \$2,500 death benefit \$2,500 dismemberment	Individual 18-64: \$41.18 Individual 65-74: \$62.77 +Spouse 18-64: \$76.18

# CANCER PLANS



# Cancer Plans (Page 1 of 3)

	CIGNA*			HUMANA	
	Critical Choice	Flexible Choice	Cancer Treatment	Cash Cancer	CI Cash Plan
Issue Age	18-80	18-99	18-99	18-69	18-69
Application Fee	None	None	None	None	\$12 annual fee for credit card billing
Benefit Amounts	\$5,000-\$50,000	\$5,000-\$100,000	3 Policy Options. Pay % of qualifying events	\$10,000-\$50,000	\$5,000-\$50,000
Coverage	<ul style="list-style-type: none"> <li>Choose Lump Sum Benefit amount</li> <li>Cancer Only Plan or Cancer and Heart/Stroke Plan</li> </ul>	<ul style="list-style-type: none"> <li>Choose Lump Sum Benefit Amount</li> <li>Cancer Only or Cancer and Heart Plan</li> </ul>	Benefits Covered: <ul style="list-style-type: none"> <li>Outpatient Diagnostic</li> <li>Hospital Confinement</li> <li>Inpatient Drugs</li> <li>Attending Physician</li> <li>2<sup>nd</sup> &amp; 3<sup>rd</sup> opinion</li> <li>Physician Surgical</li> <li>Outpatient Surgical</li> <li>Inpatient Surgical</li> <li>Transplants, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Choose Lump Sum Benefit Amount</li> <li>Lifetime or 20-Year Term Policy</li> </ul>	<ul style="list-style-type: none"> <li>Choose Lump Sum Benefit Level</li> <li>Choose coverage: Benefit paid out in the case of cancer, heart attack, other CI, or all</li> </ul>
Optional Riders	<ul style="list-style-type: none"> <li>First Diagnosis Heart/Stroke benefit</li> <li>Specified Disease</li> <li>Accidental Death</li> </ul>	<ul style="list-style-type: none"> <li>Cancer recurrence</li> <li>Heart/stroke restoration</li> <li>Lump sum heart/Stroke</li> <li>Hospital Indemnity</li> <li>ICU</li> </ul>	<ul style="list-style-type: none"> <li>Lump Sum Heart/Stroke</li> <li>Hospital and ICU</li> <li>Hospital Indemnity</li> <li>ICU Indemnity</li> <li>Return of Premium</li> </ul>	Return of Premium	Return of Premium
Discount	No	No	No	No	No
History Phone Interview, MIB, RX, Para Med	None	Rx check and phone interview for benefit amounts over \$50,000	Rx check and phone interview for benefit amounts over \$50,000	No	Rx Screen, MIB, history check, APS for 60+, 30 day waiting period
Look Back	5 years	5 or 10 years	5 or 10 years	12 months	12 months

# CANCER Plans (Page 2 of 3)

	WASHINGTON NATIONAL **** Active Care Solutions Cancer		STANDARD LIFE AND ACCIDENT Freedom Series Resolutions Cancer	
Issue Age	18-75, up to 85 w/o ROP or CV	18-75 up to 85 w/o ROP or CV	17-65, benefits reduced 50% at 65	17-69
Application Fee	No	No	No	Level 1: \$1.00/month Level 2: \$2.50/month Level 3: \$4.00/month
Benefit Amounts	5,000-100,000 Lump Sum	Up to 10,000 Lump Sum	Lump Sum= \$15 x # of months the policy has been in force.	Pays various amounts for qualifying events. No lump sum
Coverage	<ul style="list-style-type: none"> <li>• Cancer Lump sum</li> <li>• Heart and Stroke Lump Sum</li> <li>• Critical Conditions Lump Sum</li> <li>• Hospital Benefits</li> <li>• Accident Benefits</li> <li>• Recurrence Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 First Occurrence</li> <li>• \$1,000 Additional units first occurrence up to \$9,000</li> <li>• \$100-\$500 per day inpatient</li> <li>• \$30-50 drug/diagnostic per day</li> <li>• \$20-40 attending physician</li> <li>• \$750-2,500 Transportation</li> <li>• \$175 2<sup>nd</sup> 3<sup>rd</sup> opinion</li> <li>• Up to \$5,000-9,000 surgery etc.</li> <li>• \$200-300 daily chemo</li> </ul>	<ul style="list-style-type: none"> <li>• \$150-500 Hospital daily Confinement</li> <li>• \$1500-2,550 Surgery</li> <li>• \$15-30 Attending Physician</li> <li>• \$20 Drugs and Medicine</li> <li>• Lodging and Transportation</li> <li>• \$100-250 Radiation/ Chemo</li> <li>• Experimental Treatment</li> <li>• \$200-1,000 Ambulance</li> <li>• \$50 Hospice</li> </ul>	<ul style="list-style-type: none"> <li>• Ambulance Actual Charge</li> <li>• \$40 physician inpatient</li> <li>• 15,000 lifetime bone marrow or stem cell transplant</li> <li>• 150 private nurse</li> <li>• \$1500 yearly medical equipment</li> <li>• \$350 surgical outpatient</li> <li>• 2<sup>nd</sup> 3<sup>rd</sup> opinion actual charge</li> <li>• Physical therapy \$1000 yearly</li> <li>• Waiver of Premium</li> </ul>
Optional Riders	<ul style="list-style-type: none"> <li>• Cash Value</li> <li>• Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Value or ROP</li> <li>• Cancer Preventive Care</li> <li>• Cancer Death Benefit</li> <li>• Alternative Care</li> <li>• Hospital Intensive Care</li> </ul>	None	<ul style="list-style-type: none"> <li>• \$10,000-20,000 Annual Chemo</li> <li>• \$1,000-5,000 First Occurrence</li> <li>• \$100-300 Hospital Confinement</li> <li>• 2,500-4,000 Surgical</li> <li>• \$600-1,000 daily ICU</li> </ul>
Multiple Policies	Cancer only, Cancer with CI	4 Plans: A,B,C, and D	2 Plans: Basic and Master	3 plans: Levels 1,2, and 3
Discount	No	No	No	No
Interview, MIB, RX	No	No	No	Phone History Interview
Look Back	10 Years, 12 month pre existing condition exclusion	10 Years, 12 month pre existing condition exclusion	10 year look back for cancer	5 Years

# CANCER Plans(Page 3 of 3)

	MEDICO First Diagnosis Cancer	ASSURANT Cancer Plan	MUTUAL OF OMAHA Cancer Insurance
Issue Age	18-79	18-64	Term Coverage: 18-54 Lifetime: 18-99
Application Fee	No	No	No
Benefit Amounts	\$10,000-25,000	\$10,000-75,000	\$10,000-50,000
Coverage	Lump Sum Benefit Only	Lump Sum Benefit Only	Terms from 10-30 years or lifetime
Optional Riders	None	None	Intensive Care Cash Value
Multiple Policy Options	2 Plans: <ul style="list-style-type: none"> <li>• Cancer Value Plus</li> <li>• Cancer Value</li> </ul>	2 Plans: <ul style="list-style-type: none"> <li>• Cancer only</li> <li>• Cancer and Heart/stroke</li> </ul>	2 Plans: <ul style="list-style-type: none"> <li>• Cancer only</li> <li>• Cancer and Heart/Stroke</li> </ul>
Discount	12% Household Discount	No	No
Interview, MIB, RX, etc.	Rx Check only, 30 day waiting period	Rx Check only, 90 day waiting period	MIB inquiry, RX Check, Telephone Interview, APS, Labs
Look Back	2 & 10 Years	5 Years	Yes/No health questions

# Cancer and Heart Plan Quote Info

	Competitive Area	Coverage Includes	Quote (monthly)
<b>Lump Sum Only Benefits</b>			
<b>Cigna Critical Choice Cancer and Heart</b>	Offers the most coverage including reoccurrence benefits, offers riders for AD&D and specified disease, very low premium best value for your money	\$10,000 lump sum option Paid for: Cancer, in situ, transplant, stroke, heart attack, bypass surgery, aortic surgery, heart valve replacement, angioplasty, stent	Nontobacco Male 18-39: \$6.00 Non tobacco Female 18-39: \$6.17 Tobacco Male 18-39: \$12.25 Non Tobacco Male 75-79: \$42.58 Non Tobacco Female 75-79: \$28.92
<b>Cigna Flexible Choice Cancer/Heart</b>	Largest lump sum amount available, and one of 2 plans with issue ages to 99. Offers reoccurrences benefits, does not take into account smoking	\$10,000 lump sum option Paid for: Cancer, in situ, transplant, stroke, heart attack, bypass surgery, aortic surgery, heart valve replacement, angioplasty, stent	Individual 18-39: \$7.50 Individual 95-99: \$43.50 Family 18-39: \$14.00 Family 95-99: \$77.50
<b>Humana Cash Cancer</b>	Offers return of premium rider, specifically only covers cancer, lowest premium for family, doesn't take into account gender	\$10,000 lump sum option Paid for Cancer diagnosis only	Nontobacco Individual 18-39: \$5.00 Tobacco Individual 18-39: \$11.00 Non Tobacco Indv. 65-69: \$30.00 Non Tobacco Family 65-69: \$52.50
<b>Humana Critical Illness Cash Plan</b>	Return of premium option, doesn't take into account gender	\$10,000 lump sum option Paid for: Cancer, organ transplant, stroke, heart attack, and artery bypass	Nontobacco 18-39: \$8.03 Non Tobacco + ROP 18-39: \$23.05 Tobacco 18-39: \$12.55 Non Tobacco 65-69: \$25.00
<b>Medico First Diagnosis Cancer Only</b>	Specifically only covers cancer, offers household discount	\$10,000 lump sum option Paid for Cancer only	Individual 18-39: \$9.00 Per person household 18-39: \$8.10 Individual 75-79: \$35.00 Per person household 75-79: \$31.50
<b>Assurant Cancer and Heart Plan</b>	Lowest premium for non smokers and smokers under 65, especially female non smokers	\$10,000 lump sum option Paid for cancer, heart attack, stroke, angioplasty, and artery bypass	Nontobacco Male 18-39: \$3.14 Non tobacco Female 18-39: \$4.92 Non Tobacco Male 60-65: \$24.22 Tobacco Female 18-39: \$7.24
<b>Mutual of Omaha Cancer Insurance</b>	Lowest premium option for 80+ , low premiums for plus child option, doesn't take into account smoking	\$10,000 lump sum option Paid for: cancer, stroke, heart attack, artery bypass, and angioplasty	Individual 18-39: \$7.60 Family 18-39: \$14.50 Individual 95-99: \$37.60

# Cancer and Heart Plan Quote Info

	Competitive Area	Coverage Includes	Quote (monthly)
<b>LUMP SUM WITH ADDITIONAL BENEFITS</b>			
<b>Washington national Active Care</b>	Offers lump sum benefits along with many other qualifying event benefits for any kind of critical illness or injury, including reoccurrence benefit, most value for your money	\$10,000 Lump sum option Paid for: cancer, in situ, organ transplant, stroke, heart attack, artery bypass surgery, angioplasty, and stent 21 Additional Benefits	Nontobacco Indv. 18-39: \$6.50 Non tobacco Family 18-39: \$13.90 Tobacco Indv. 18-39: \$10.60 Non Tobacco Indv. 80-84: \$36.60 Tobacco Individual 80-84: \$59.30
<b>Washington National Solutions Cancer</b>	Paid a \$1,000 reoccurrence benefit up to 9 times, lowest premium available for ages 75-84	Plan B \$1,000 Lump sum per diagnosis up to 9 times Paid for: Cancer 21 additional benefits only in relation to cancer	Individual. 18-44: \$17.60 Family 18-44: \$32.20 Individual. 65-84: \$29.70 Family 65-84: \$54.20
<b>Standard Life Freedom Series</b>	Lowest premiums available in this category, even with the Master Plan Option, especially for families	Basic Plan Lump sum= \$15 x # of months policy is in force 13 additional benefits	Individual. 18-39: \$6.75 Family 18-39: \$11.50 Individual. 70-74: \$16.33 Family 70-74: \$27.75
<b>NO LUMP SUM PLANS</b>			
<b>Standard Life Resolutions Cancer</b>	Offers a lump sum cancer rider	Level 1	Individual 18-38: \$17.89 Family 18-39: \$28.22 Family 40-49: \$45.28 Individual 60-69: \$67.84
<b>Standard Life Benefit Archway</b>	offers flexibility in choosing your coverage with admission benefit and daily hospital confinement benefits	\$1,000 hospital admission benefit \$100 daily Hospital confinement benefit	Ages 18-39: \$17.50 Ages 40-49: \$24.85 Ages 70-74: \$92.32
<b>Cigna Cancer Treatment</b>	Offers issue age up to 99, offers lowest premiums for under 50 and over 70	Option 400 Base Policy	Individual 18-38: \$12.86 Family 18-39: \$23.50 Family 45-49: \$35.98 Individual 70-79: \$51.64

# CRITICAL ILLNESS PLANS

The background features a dark, almost black, field on the left and center, which transitions into a vibrant, multi-layered green on the right. The green consists of various shades, from a deep forest green to a bright, almost neon lime green, creating a sense of depth and movement through overlapping, angular shapes. The overall aesthetic is modern and professional.

# Critical Illness Plans(Page 1 of 3)

	WASHINGTON NATIONAL Active Care	WASHINGTON NATIONAL Critical Solutions	STANDARD LIFE Critical Illness Plan	ASSURITY Assurity Balance CI Plan
Issue Age	18-75, up to 85 w/o ROP or CV	18-74, up to 85 w/o ROP or CV	18-74, up to 85 in group	18-64
Application Fee	No	No	No	\$50.00
Benefit Amounts	5,000-100,000 Lump Sum	10,000-70,000 Lump Sum and additional benefits	<ul style="list-style-type: none"> <li>Simplified Underwriting 18-64: \$5,000-50,000 lump sum with additional benefits</li> <li>Full Underwriting: \$55,000-500,000 lump sum with additional benefits</li> </ul>	<ul style="list-style-type: none"> <li>Simplified Underwriting: \$5,000-50,000 lump sum with additional benefits covers 12 illnesses</li> <li>Full Underwriting: \$50,000-\$500,000 lump sum with additional benefits covers 21 illnesses</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>Cancer Lump sum</li> <li>Heart and Stroke Lump Sum</li> <li>Critical Conditions Lump Sum</li> <li>Hospital Benefits</li> <li>Accident Benefits</li> <li>Recurrence Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Lump Sum benefit</li> <li>\$50-100 Wellness Benefit</li> <li>\$200-400 daily Hospital Confinement</li> <li>\$250 Consultation</li> <li>\$200 daily Radiation and Chemo</li> </ul>	<ul style="list-style-type: none"> <li>Multiple Benefit Feature (Lump sum received up to 3 times)</li> <li>Recurrence Benefit</li> <li>Additional Benefit cash lump sum of 6 months of premium</li> </ul>	<ul style="list-style-type: none"> <li>Return of premium death benefit</li> <li>Major organ transplant</li> <li>Up to 21 covered conditions including HIV, Cancer, Heart, Renal Disease, Paralysis, Coma, Alzheimer's, etc.</li> </ul>
Optional Riders	<ul style="list-style-type: none"> <li>Cash Value</li> <li>Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>Cash Value</li> </ul>	<ul style="list-style-type: none"> <li>Mortgage Protection</li> </ul>	<ul style="list-style-type: none"> <li>Disability Waiver of premium</li> <li>Accidental Death Benefit</li> <li>Spouse or Child Rider</li> </ul>
Multiple Policies	Cancer, Heart, Critical conditions	Yes: CI, CI +Cancer or Cancer only	No	No
Discount	No	No	No	No
Interview, MIB, RX, Para Med	No	No, 30 day waiting period	Phone History Interview, para med and Rx Check , 90 day waiting period only covered 10% of invasive cancer benefits	Fully Underwritten: Phone History Interview, Para med, No waiting period; cancer reduced benefit for first 90 days
Look Back	5 years	5 years	5 years	5 years

# Critical Illness Plans(Page 2 of 3)

	MUTUAL OF OMAHA Critical Illness	ASSURANT Term Life CI	CIGNA Cash Advantage CI	HUMANA CI Cash Plan
Issue Age	20-64	18-59	18-59	18-69
Application Fee	\$50 single, \$25 per policy annual	No	\$48 Annually	\$12 annual fee for credit card billing
Benefit Amounts	\$10,000-\$250,000	\$5,000-\$100,000	\$10,000-\$50,000	\$5,000-\$50,000
Coverage Details	<ul style="list-style-type: none"> <li>Choose lump sum amount</li> <li>Pays benefit for               <ul style="list-style-type: none"> <li>Heart Attack/Stroke</li> <li>Life threatening Cancer</li> <li>Alzheimer's</li> <li>Organ Transplant</li> <li>Disability</li> <li>Accidental Death</li> <li>Paralysis</li> <li>Kidney Failure</li> <li>Deafness and Blindness</li> </ul> </li> <li>Partial benefit (25%)               <ul style="list-style-type: none"> <li>Artery Bypass, Coronary angioplasty, carcinoma in situ</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Choose lump sum amount</li> <li>Pays 100% of benefit for               <ul style="list-style-type: none"> <li>Invasive Cancer</li> <li>Heart attack/Stroke</li> <li>Kidney Failure</li> <li>Coma</li> <li>Blindness Deafness</li> <li>Organ transplant</li> <li>Paralysis</li> <li>Loss of Limb</li> </ul> </li> <li>Partial benefit (25%)               <ul style="list-style-type: none"> <li>Alzheimer's, artery bypass, non invasive cancer, heart valve surgery</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>100% benefit per category               <ul style="list-style-type: none"> <li>Category 1:                   <ul style="list-style-type: none"> <li>Cancer</li> <li>Carcinoma</li> </ul> </li> <li>Category 2:                   <ul style="list-style-type: none"> <li>Heart Attack</li> <li>Heart Transplant</li> <li>Stroke</li> <li>Artery Bypass</li> <li>Aortic Surgery</li> <li>Angioplasty</li> </ul> </li> <li>Category 3:                   <ul style="list-style-type: none"> <li>Coma</li> <li>Renal Failure</li> <li>Organ Transplant</li> <li>Paralysis</li> <li>Blindness</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>100% benefit per category               <ul style="list-style-type: none"> <li>Vascular:                   <ul style="list-style-type: none"> <li>Heart Attack</li> <li>Stroke</li> <li>Heart Transplant</li> <li>Bypass Surgery</li> </ul> </li> <li>Cancer:                   <ul style="list-style-type: none"> <li>Invasive Cancer</li> <li>Carcinoma</li> </ul> </li> <li>Other CI:                   <ul style="list-style-type: none"> <li>Coma</li> <li>Renal Failure</li> <li>Organ Transplant</li> <li>Paralysis</li> <li>Blindness</li> <li>Loss of Speech</li> </ul> </li> </ul> </li> </ul>
Optional Riders	AD&D, Disability, Hospital Confinement	AD&D, Waiver of Premium	Hospital indemnity, AD&D, Cash Value	Return of premium
Multiple Policies	Band 1 (SI) and Band 2 (fully underwritten)	10, 20, or 30-year policy with different Benefit amounts	3 Categories with different CI coverage	Vascular, Cancer and other; Vascular and other; Cancer only
Discount	No	No	No	No
Interview, MIB, RX, Para Med	Phone History Interview, Para med and APS for \$100,000+	Yes, Rx and MIB	Rx check and phone interview for benefit amounts over \$50,000	Rx Screen, MIB, history check, APS for 60+, 30 day waiting period
Look Back	10 years		Have you ever questions	12 months



# CRITICAL ILLNESS Plans(Page 3 of 3)

	UNITED HEALTH ONE		IHC HEALTH SOLUTIONS	
	Critical Life Safeguard	Critical Illness plan	Metal Gap	Critical illness Plan
Issue Age	18-49. up to age 59 for 10-year term	18-64, benefits reduced 50% at 65	18-64	18-64
Fees	\$25 fee for any check or automatic payment that is returned unpaid	No	Yes, membership for CA required	ABBA membership required, \$10 monthly and \$75 one time app fee
Benefit Amounts	<ul style="list-style-type: none"> <li>\$15,000-\$100,000 lifetime benefit</li> <li>\$30,000-200,000 term benefit</li> </ul>	\$10,000-\$50,000	<ul style="list-style-type: none"> <li>\$3,500-\$6,350 accident benefit</li> <li>\$7,500 lump sum for CI</li> </ul>	\$20,000-\$50,000
Coverage	10-year term, 20-year term, lifetime Benefit paid for: <ul style="list-style-type: none"> <li>Coma</li> <li>Heart Attack</li> <li>Life threatening cancer</li> <li>Deafness Blindness</li> <li>Major transplant</li> <li>Paralysis</li> <li>Renal Failure</li> <li>Stroke</li> <li>Terminal Illness</li> <li>Carcinoma in Situ 25%</li> <li>Artery Bypass 25%</li> <li>Cancer within 90 days 10%</li> </ul>	Benefit paid for: <ul style="list-style-type: none"> <li>Heart Attack</li> <li>Stroke</li> <li>Life threatening Cancer</li> <li>Deafness blindness</li> <li>Major transplant</li> <li>Paralysis</li> <li>Coma</li> <li>Renal Failure</li> <li>Carcinoma in situ 25%</li> <li>Artery bypass 25%</li> </ul>	Plan C also offers: <ul style="list-style-type: none"> <li>10,000 accidental death</li> <li>\$500 daily hospital confinement for 11 days</li> <li>Rx, and vision discounts</li> </ul>	Benefit paid once for each categories <ul style="list-style-type: none"> <li>Category 1:               <ul style="list-style-type: none"> <li>Invasive cancer</li> <li>Cancer in Situ 25%</li> </ul> </li> <li>Category 2:               <ul style="list-style-type: none"> <li>Heart attack and Stroke</li> <li>Organ failure</li> <li>Artery bypass 25%</li> <li>Angioplasty 10%</li> </ul> </li> <li>Category 3:               <ul style="list-style-type: none"> <li>Major Organ Failure</li> <li>Renal failure</li> <li>Severe Burn</li> <li>Coma</li> <li>Paralysis</li> </ul> </li> </ul>
Optional Riders	Critical Illness lump sum 15,000-200,000	None	None	None
Multiple Policy Options	Yes, 2 term options, you choose your own benefit amounts	No. 1 plan with choices for benefit amounts	Yes. Plan A, B and C have different benefit amounts	No
Discount	5% off total premium for purchasing 2 products. 8% for 3, 10% off for 2	5% off total premium for purchasing 2 products. 8% for 3, 10% off for 4	Plan provides discounts for IHC Rx and Vision plans	No
Interview, MIB, RX, Para Med	30 day waiting period		No. Guaranteed Issue	MIB or medical questions, 90 day waiting period
Look Back	24 months or 10 years	24 months or 10 years	12 months	5 or 10 years

# Critical Illness Plans Quote Info (1 of 2)

	Competitive Area	Coverage Includes	Quote (monthly)
<b>Lump Sum Only Benefits</b>			
<b>Standard Life CI Plan</b>	Lowest premiums available, only plan with issue age up until 74, offers the largest lump sum benefit	\$10,000 lump sum option Paid for 12 events	Non Tobacco Male 18-24: \$1.10 Non Tobacco Female 18-24: \$1.60 Tobacco Female 18-24: \$3.20 Non Tobacco Female 70-74: \$36.00 Non Tobacco Male 70-74: \$45.80
<b>Assurity Balance CI Plan</b>	Offers one of the largest lump sum benefits, and these benefits are paid out for the most qualifying events. Only plan that covers HIV, Motor Neuron disease, and Brain tumor	\$10,000 lump sum option Paid for 19 events	Non Tobacco Male 18-24: \$8.53 Non Tobacco Female 18-24: \$8.29 Tobacco Female 18-24: \$9.26 Non Tobacco Female 60-64: \$19.10 Non Tobacco Male 60-64: \$27.83
<b>Mutual of Omaha CI Plan</b>	Offers accidental death and dismemberment rider	\$10,000 lump sum option Paid for 11 events	Non Tobacco Male 18-24: \$10.68 Non Tobacco Female 18-24: \$9.42 Tobacco Female 18-24: \$10.68 Non Tobacco Female 60-64: \$23.43 Non Tobacco Male 60-64: \$34.77
<b>Assurant Term Life CI</b>	Term options or lifetime option, doesn't take into account smoking or non smoking for term options	\$10,000 lump sum option 20 year term. Paid for 14 events	Male 18-24: \$5.10 Female 18-24: \$4.20 Male 55-59: \$51.90 Female 55-59: \$66.80
<b>Cigna Cash Advantage</b>	Offers simplified issue for plan with no riders	\$10,000 lump sum option Paid for 14 events	Non Tobacco Male 18-24: \$7.40 Non Tobacco Female 18-24: \$7.00 Tobacco Female 18-24: \$8.60 Non Tobacco Female 55-59: \$23.20 Non Tobacco Male 55-59: \$31.50
<b>Humana CI Cash Plan</b>	Return of premium option, doesn't take into account gender	\$10,000 lump sum option Paid for 10 events	Nontobacco 18-39: \$8.03 Non Tobacco + ROP 18-39: \$23.05 Tobacco 18-39: \$12.55 Non Tobacco 65-69: \$25.00

# Critical Illness Plans Quote Info (2 of 2)

	Competitive Area	Coverage Includes	Quote (monthly)
<b>Lump Sum Only Benefits Continued</b>			
<b>UnitedHealthOne Critical Life Safeguard</b>	Offers the second largest lump sum benefit, only plan that pays out for any illness that is classified under "terminal illness"	\$15,000 lump sum minimum Paid for 11 events	No Rates Available
<b>UnitedHealthOne CI plan</b>	One of the few plans that does not have an application, enrollment, or membership fee	\$10,000 lump sum minimum Paid for 10 events	No Rates Available
<b>IHC CI Plan</b>	Additional benefits for becoming an ABBA member	\$20,000 Lump sum benefit (minimum lump sum offered)	Non Tobacco Male 18-24: \$7.15 Non Tobacco Female 18-24: \$8.53 Tobacco Female 18-24: \$11.84 Non Tobacco Female 60-64: \$48.31 Non Tobacco Male 60-64: \$63.92
<b>Lump Sum and Additional Benefits</b>			
<b>Washington National Active Care</b>	Offers lump sum benefits along with many other qualifying event benefits, including reoccurrence benefit	\$10,000 Lump sum option Paid for: cancer, in situ, organ transplant, stroke, heart attack, artery bypass surgery, angioplasty, and stent	Nontobacco Indv. 18-39: \$6.50 Non tobacco Family 18-39: \$13.90 Tobacco Indv. 18-39: \$10.60 Non Tobacco Indv. 80-84: \$36.60 Tobacco Individual 80-84: \$59.30
<b>Washington National Critical Solutions</b>	Doesn't require any interviews, para med, rx check, etc. offers specific chemo and radiation daily benefits	\$10,000 Lump sum option A	Non Tobacco 18-24: \$6.76 Tobacco 18-24: \$9.93 Non Tobacco 80-84: \$52.27 Tobacco 80-84: \$77.09
<b>IHC Metal Gap</b>	Only plan that is guarantee issue and doesn't require Rx, interview, etc.	\$7,500 for CI PLAN A	Individual All ages: \$23.86 Family All ages: \$43.16

# HEART ATTACK/STROKE PLANS

# HEART ATTACK/STROKE Plans(Page 1 of 2)

	WASHINGTON NATIONAL		CIGNA	
	Active Care	Pulse Protection Series	Flexible Choice Heart	First Diagnosis Heart/Stroke
Issue Age	18-75, up to 85 w/o ROP or CV	18-75, up to 85 without ROP or CV	18-99	18-80
Application Fee	No	10 cent monthly membership fee for HOPE	No	No
Benefit Amounts	5,000-100,000 Lump Sum	daily benefits up to 89 days	\$5,000-\$100,000	\$5,000-\$50,000
Coverage	<ul style="list-style-type: none"> <li>• Cancer Lump sum</li> <li>• Heart and Stroke Lump Sum</li> <li>• Critical Conditions Lump Sum</li> <li>• Hospital Benefits</li> <li>• Accident Benefits</li> <li>• Recurrence Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• \$100,000 Heart Transplant</li> <li>• \$1250-3600 Surgery</li> <li>• \$50-100 Daily Hospital Confinement</li> <li>• \$10-30 Inpatient Physician</li> <li>• \$4,500-18,000 monthly extended benefits</li> <li>• \$25-100 ambulance</li> </ul>	<ul style="list-style-type: none"> <li>• Choose Lump Sum Benefit Amount</li> <li>• Heart/Stroke Only or Cancer and Heart Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Choose Lump Sum Benefit Amount</li> <li>• First Diagnosis Benefit</li> <li>• Recurrence Benefit</li> </ul>
Optional Riders	<ul style="list-style-type: none"> <li>• Cash Value</li> <li>• Return of Premium</li> </ul>	<ul style="list-style-type: none"> <li>• Benefit Builder,</li> <li>• First Occurrence,</li> <li>• Hospital intensive Care</li> <li>• ROP or Cash Value</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer recurrence</li> <li>• Heart/stroke restoration</li> <li>• lump sum heart</li> <li>• Hospital Indemnity</li> <li>• ICU</li> </ul>	<ul style="list-style-type: none"> <li>• First Diagnosis cancer</li> <li>• First diagnosis heart/stroke</li> <li>• Specified disease</li> <li>• Accidental death</li> </ul>
Multiple Policy Options	Cancer only, Cancer with Critical Conditions	Yes, Levels A,B, and C	2 Options: Just Heart/Stroke or Heart/Stroke with Cancer	2 Options: Just Heart or Heart/Stroke with Cancer
Discount	No	No	No	No
Interview, MIB, RX,	No	Rx check	Rx check and phone interview for benefit amounts over \$50,000	No
Look Back	10 Years, 12 month pre existing condition exclusion	12 months	5 or 10 years	5 years

# HEART ATTACK/STROKE Plans(Page 2 of 2)

	ASSURANT Heart/Stroke Plan	MUTUAL OF OMAHA Heart/Stroke Insurance
Issue Age	18-64	Term Coverage: 18-54      Lifetime: 18-99
Application Fee	No	No
Benefit Amounts	\$10,000-75,000	\$10,000-50,000
Coverage Options	Lump Sum Benefit Only	Terms from 10-30 years or lifetime
Optional Riders	None	Intensive Care Cash Value
Multiple Policy Options	2 Plans: <ul style="list-style-type: none"> <li>• Heart/Stroke only</li> <li>• Cancer and Heart/stroke</li> </ul>	2 Plans: <ul style="list-style-type: none"> <li>• Heart/Stroke only</li> <li>• Cancer and Heart/Stroke</li> </ul>
Discount	No	No
Interview, MIB, RX, etc.	Rx Check only	MIB inquiry, RX Check, Telephone Interview, APS, Labs
Look Back	5 Years	Yes/No health questions

# Cancer and/or Heart Plan Quote Info

	Competitive Area	Coverage Includes	Quote (monthly)
<b>Lump Sum Benefits</b>			
<b>Cigna Critical Choice Cancer and Heart</b>	Offers the most coverage including reoccurrence benefits, offers riders for AD&D and specified disease, very low premium best value for your money	\$10,000 lump sum option Paid for: Cancer, in situ, transplant, stroke, heart attack, bypass surgery, aortic surgery, heart valve replacement, angioplasty, stent	Nontobacco Male 18-39: \$6.00 Non tobacco Female 18-39: \$6.17 Tobacco Male 18-39: \$12.25 Non Tobacco Male 75-79: \$42.58 Non Tobacco Female 75-79: \$28.92
<b>Cigna Flexible Choice Cancer/Heart</b>	Largest lump sum amount available, and one of 2 plans with issue ages to 99. Offers reoccurrences benefits, does not take into account smoking	\$10,000 lump sum option Paid for: Cancer, in situ, transplant, stroke, heart attack, bypass surgery, aortic surgery, heart valve replacement, angioplasty, stent	Individual 18-39: \$7.50 Individual 95-99: \$43.50 Family 18-39: \$14.00 Family 95-99: \$77.50
<b>Washington national Active Care</b>	Offers lump sum benefits along with many other qualifying event benefits, including reoccurrence benefit	\$10,000 Lump sum option Paid for: cancer, in situ, organ transplant, stroke, heart attack, artery bypass surgery, angioplasty, and stent	Nontobacco Indv. 18-39: \$6.50 Non tobacco Family 18-39: \$13.90 Tobacco Indv. 18-39: \$10.60 Non Tobacco Indv. 80-84: \$36.60 Tobacco Individual 80-84: \$59.30
<b>Assurant Cancer and Heart Plan</b>	Lowest premium for non smokers and smokers under 65, especially female non smokers	\$10,000 lump sum option Paid for cancer, heart attack, stroke, angioplasty, and artery bypass	Nontobacco Male 18-39: \$3.14 Non tobacco Female 18-39: \$4.92 Non Tobacco Male 60-65: \$24.22 Tobacco Female 18-39: \$7.24
<b>Mutual of Omaha Cancer and Heart</b>	Lowest premium option for 80+ , low premiums for plus child option, doesn't take into account smoking	\$10,000 lump sum option Paid for: cancer, stroke, heart attack, artery bypass, and angioplasty	Individual 18-39: \$7.60 Family 18-39: \$14.50 Individual 95-99: \$37.60
<b>Daily Benefit Plans- NO Lump Sum</b>			
<b>Washington National Pulse Protection Series</b>	Offers benefits for more expansive and specific qualifying events, No lump Sum	Choice A Benefits for: hospital, surgery, nursing, drugs, physician, ambulance, heart attack, stroke, ICU, etc.	Individual 18-49: \$9.00 Family 18-49: \$13.60 Individual 65-84: \$20.20 Family 65-84: \$30.30

# HOSPITAL INDEMNITY PLANS



# Hospital Indemnity Plan

	<b>MEDICO</b> Hospital Confinement Indemnity Policy	<b>SENTINEL LIFE</b> Hospital Advantage	<b>STANDARD LIFE ****</b> Resolutions hospital Indemnity	<b>WASHINGTON NATIONAL</b> Hospital Secure
<b>Issue Age</b>	Plan 1: 40-85 Plans 2&3: 18-84	60-85	0-74	18-64 Cancelled at 65
<b>Application Fee</b>	None	\$25 (Texas)	None	None
<b>Confinement Benefits</b>	<ul style="list-style-type: none"> <li>Option 1: \$250-\$600 daily</li> <li>Options 2&amp;3: \$1,000-\$5,000 lump sum benefit</li> </ul>	<ul style="list-style-type: none"> <li>\$100-\$250 per day up to 5 days</li> </ul>	<ul style="list-style-type: none"> <li>\$500 or \$1,000 per admission</li> <li>\$100 to \$500 Daily benefits</li> </ul>	<ul style="list-style-type: none"> <li>\$1000- \$2500 per admission</li> <li>\$140, \$280 or \$350 Daily benefits</li> </ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>\$1,000 Accidental Death and Dismemberment Benefit</li> </ul>	<ul style="list-style-type: none"> <li>\$75-\$125 ambulance</li> <li>10% Inpatient</li> <li>\$20-\$30 outpatient</li> <li>\$15-\$25 primary care</li> <li>\$20-\$60 skilled nurse</li> </ul>	<ul style="list-style-type: none"> <li>\$200-\$1000 per day Intensive Care Benefit</li> <li>Same Day Surgery Facility Benefit</li> <li>75% Rehab benefit</li> </ul>	<ul style="list-style-type: none"> <li>\$100 outpatient surgery</li> <li>\$30 per Doctor visit</li> <li>\$100 emergency room</li> <li>\$100 travel emergency</li> </ul>
<b>Additional Riders</b>	<ul style="list-style-type: none"> <li>Ambulance Benefit</li> <li>Outpatient Rehab</li> <li>Daily Skilled Nurse</li> <li>Home Benefit</li> <li>Lump Sum Cancer</li> <li>Accidental Death</li> </ul>	None	<ul style="list-style-type: none"> <li>Hospital Admission</li> <li>Additional Hospital Confinement Benefit of \$100-400 per day</li> </ul>	<ul style="list-style-type: none"> <li>Daily Hospital Indemnity</li> <li>Pet Boarding benefits</li> </ul>
<b>Multiple Policies</b>	Yes, Options 1, 2, & 3	Standard, Preferred, and Premier	No. Multiple benefit options	Plans A and B
<b>Discount</b>	12% household	None	None	None
<b>Interview, MIB, RX</b>	None	RX Check and possibility of Phone Interview	Phone History Interview	None
<b>Look Back</b>	1-2 Years	1 Year	2 Years	2 & 10 Years

# Hospital Indemnity Plan Quote Info

	Coverage For	Competitive Area	Details of Specific Plan Quoted	Quote (monthly)
<b>All HIP Plans</b>				
<b>Washington National Hospital Secure</b>	Individual, +Spouse, +Child, Family	No limits for number of days benefits can be received, lowest premium available for ages 40-64	Plan A \$140 per day _____ Plan B \$350 per day	Ages 18-44: \$15.80 <u>Ages 55-64: \$27.00</u> Ages 18-44: \$57.90 Ages 55-64: \$89.90
<b>Standard life Benefit Archway</b>	Individual, +Spouse, +Child, Family	Lowest premiums available for individuals under 40, offers the most coverage of all plans	Plan 1 _____ Plan 5	Ages 18-39: \$3.92 <u>Ages 70-74: \$19.25</u> Ages 18-39: \$14.83 Ages 70-74: \$85.08
<b>Standard Life Resolutions Hospital Indemnity</b>	Individual, +Spouse, +Child, Family	Only plan that covers ICU, no limits for number of days benefits can be received like that of medico and sentinel plans, Lowest premium option for ages 18-39	\$500 Admission, \$100 daily benefits. _____ \$1,000 Admission, \$500 daily	Ages 18-39: \$14.70 <u>Ages 70-74: \$67.46</u> Ages 18-39: \$38.14 Ages 70-74: \$236.88
<b>Medico Hospital Confinement Indemnity</b>	Individual and Household	Lump sum option available for hospital confinement, offers the most coverage on qualifying events, offers many valuable riders (most customizable) only plan that offers death and dismemberment benefits, offers household benefit, issue age up to 84	Option 1: \$500/day _____ Options 2&3: \$2,500 lump sum	Male 40-44: \$29.40 Female 40-44: \$29.60 Male 80-84: \$106.40 <u>Female 80-84: \$91.20</u> Male 18-39: \$47.22 Female 18-39: \$50.24 Male 80-84: \$243.58
<b>Sentinel Hospital Advantage</b>	Individual	Offers the most areas of coverage with lower coverage amounts per event, issue ages 60-85, lowest premium available for ages 65-84	Standard _____ Premier	Ages 60-64: \$31.90 <u>Ages 80-84: \$46.30</u> Ages 80-84: \$86.90