

# Product Highlights



All benefits are portable. Products are guaranteed renewable and issue ages are 18-64, unless noted otherwise.

Product availability, features, options and benefit amounts may vary by state and are subject to change. See actual policy for specific benefit information, including any exceptions and limitations.

## Disability Income Protector

Policy Form # 19845

- Benefits from \$500-\$5,000 per month (up to 60% of current gross wages)
- Coverage for accidents and/or sickness
- Choice of when benefit payments begin after a covered disability—0 (accident only), 7, 14, 30, 90 or 180 days
- Choice of benefit periods — three, six or 12 months
- Extended benefit periods of one or four years available
- Issue ages 18-63 years
- Benefits are tax-free (when employee pays entire premium after taxes)
- Waiver of any premiums due after the first 14 days of total disability until the end of the benefit period
- Guaranteed renewable until age 65. Thereafter, it is renewable to age 70 or upon receipt of your Social Security retirement benefits, whichever is earlier.
- A disability caused by pregnancy is covered the same as any other sickness unless the disability occurs within the first ten months of the policy effective date.

## Universal Life Protector

Policy Form # 36002

- Employee face amounts from \$10,000 to \$250,000 (maximum six times earnings)
- Issue ages 18-70 years (Children and grandchildren 11 days-17 years)
- Cash value grows tax-deferred under current law. Guaranteed rate 4%; current rate adjusts based on economic conditions
- Accelerated Benefits rider included at no additional cost
- Spouse, children's and grandchildren's coverage available, even if employee does not get coverage
- Loan options

## Level Term Life Protector

Policy Form # 33074

- Face amounts from \$10,000 to \$250,000 (maximum of six times earnings)
- Renewable to age 65
- Term periods of 5, 10, 20 years and to age 65
- Conversion privilege to permanent life plan
- Accelerated Benefits rider included at no additional cost
- Waiver of Premium included at no additional cost
- Spouse and children's coverage available
- Guaranteed insurability (for future increase of benefits)

## Critical Care Protector Plus

Policy Form # 16521

- Coverage for the following conditions — SECTION ONE: cancer (except for skin cancer, Stage A prostate cancer and carcinoma in-situ), heart attack, heart surgery, stroke, kidney failure, brain tumor, Multiple Sclerosis, organ transplant (as a recipient only), severe burns, blindness, paralysis or a dismemberment; SECTION TWO: Stage A prostate cancer or carcinoma in-situ
- Benefit amounts from \$10,000 to \$100,000
- Benefits are payable upon diagnosis and/or treatment — SECTION ONE: a one-time benefit of 100% of the scheduled benefit amount; SECTION TWO: a one-time benefit of 25% of the Section One benefit amount.
- Policy terminates upon a Section One benefit payment

## Cancer Care Protector

Policy Form # 16075

- Hospitalization benefits of up to \$200/day (based on days of confinement)
- Intensive care benefit doubles the hospitalization benefit amount
- First occurrence benefit upon diagnosis
- Surgery benefit of up to \$1,000 per surgical procedure
- Anesthesia benefit of up to \$150
- Radiotherapy & chemotherapy benefit for expenses incurred up to \$2,500 lifetime
- Individual and family coverage available
- After the policy has been in force for 20 years, coverage continues for rest of the insured's life with no additional premiums due

# Product Highlights



## Accident Protector Plus

Policy Form # 14027, 12400

- Provides hospitalization benefits including:
  - Hospital Admission benefit of \$800 per admission
  - Hospital Confinement benefit of \$200 per day for life
  - Intensive Care benefit of \$200 per day up to 30 days
- Provides outpatient benefits including:
  - Emergency Room benefit of \$100 (one visit per accident)
  - Fracture benefit of \$1,000 per major fracture per accident; \$250 per minor fracture
  - Concussion benefit of \$100 per accident
  - Outpatient surgery benefit of \$1,000 per major surgery per accident; \$250 for minor surgery
  - Medical appliance benefit of \$100 per accident
  - Physical therapy benefit of \$25 per visit; up to 10 visits per accident
- Accidental Death benefits up to \$100,000, Dismemberment benefits up to \$25,000
- Family lodging benefit of \$100 per day per accident up to 30 days
- Ambulance benefit of \$100 ground/\$500 air
- Health screening benefit of \$50 for one visit per policy year
- Family coverage available
- Available to part-time employees (minimum 20 hrs./week)
- Sickness coverage is also available with the optional rider. Provides two benefit plans. Rider does not pay a wellness benefit, fracture or concussion benefits, nor are Accidental Death or Dismemberment benefits applicable.

## Catastrophic Accident Protector (AD&D)

Policy Form # 10210

- Accidental death benefit amounts up to \$250,000
- Dismemberment benefit of 100% of death benefit for loss of 2 limbs; 50% of death benefit for loss of one limb
- Policy terminates at age 70
- One rate per \$1,000 for all ages
- Spouse and children's riders available

## Personal Accident Protector

Policy Form # 14000

- Total disability benefit of \$500/mo. up to 6 months from first day of disability due to a covered accident after the designated elimination period has been satisfied.
- Accident Hospital Indemnity Rider available – inpatient hospital confinement benefit, emergency transportation benefit, and emergency room benefit.
- Daily hospital income benefit of \$200 per day up to insured's lifetime as inpatient due to a covered accident
- Accident Treatment Rider available – physical therapy and physician treatment benefits
- Catastrophic Accident Treatment Rider available – accidental death benefit and total and permanent loss of use benefit up to \$75,000
- Family Rider available – Provides spouse and children coverage for any rider at one half the benefit level provided to the primary insured
- Guaranteed renewable and non-cancelable until age 65; optionally renewable to age 70 or retirement.
- Available to part-time employees (minimum 20 hrs./week)

## Accident & Sickness Protector

Policy Form # 12904

- Provides hospitalization benefits for covered illnesses and accidents
- Benefits are payable for:
  - Hospital Admission – provides a lump sum benefit payment of up to \$400 when admitted to a hospital as an in-patient for medically necessary treatment
  - Hospital Confinement – pays up to \$200 per day for each day of in-patient confinement up to the insured's lifetime
- Intensive Care Rider pays up to \$1,000 for each day confined to an intensive care unit in a hospital
- Outpatient Surgery Rider pays \$500 per accident or sickness for major outpatient surgery or \$50 per accident or sickness for minor outpatient surgery. Only one benefit amount is payable per accident or sickness.
- Emergency Room Rider pays \$50 per accident or sickness for treatment in an emergency room (maximum of four visits per year)
- Spouse and children's riders available. (for children 11 days through 17 years)
- Guaranteed renewable until age 75 at which time the policy terminates
- Available to part-time employees (minimum 20 hrs./week)