



WASHINGTON NATIONAL

ACTIVE care[®]

THE SUPPLEMENTAL SOLUTION



SUPPLEMENTAL HEALTH INSURANCE

Because your life is worth living well, there's

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ACTIVE care[®]

THE SUPPLEMENTAL SOLUTION

You strive to make the right choices to ensure a healthy, active lifestyle and a secure financial future. Yet one day you may face a health crisis—whether it's a result of an accident or a major illness.

Give yourself and your family the extra protection provided by Washington National Active Care supplemental insurance.

BENEFITS ARE PAID DIRECTLY TO YOU FOR COVERED:

Cancer	✓
Heart attack	✓
Heart bypass and stent	✓
Stroke	✓
Alzheimer's disease	✓
Diabetic complications	✓
Hospital and ICU stays	✓
Surgery and follow-up care	✓
Accidental injuries	✓
Doctor office wellness visits	✓



STEP 1 Choose your family members to be covered.

Yourself Your spouse Your child(ren)

STEP 2 Choose your LUMP-SUM BENEFIT amount for CANCER, HEART & STROKE and CRITICAL CONDITIONS.

\$5K \$10K \$20K \$30K \$40K \$50K \$60K \$70K \$100K

STEP 3 Choose your coverage.

CANCER

Receive the **LUMP-SUM BENEFIT** amount when you are diagnosed with cancer.

This coverage also pays benefits for:

- Skin cancer
- Localized cancer ("carcinoma in-situ")¹
- Annual care
- Hospital stays²
- Lump-sum recurrence
- Radiation and chemotherapy

HEART & STROKE

Receive the **LUMP-SUM BENEFIT** amount when you are diagnosed with a heart attack or stroke.

This coverage also pays benefits for:

- Coronary artery bypass and angioplasty¹
- Stent¹
- Annual care
- Hospital stays²
- Transient ischemic attack (TIA)¹
- Lump-sum recurrence

CRITICAL CONDITIONS*

Expand your **LUMP-SUM BENEFIT with this coverage**, payable when you experience a major organ transplant, coma, paralysis and/or blindness. This coverage also pays benefits for:

- Alzheimer's disease¹
- Deafness¹
- Diabetic amputation¹
- Hospital stays²
- End-stage renal failure¹

HOSPITAL*

Receive benefits for doctor office wellness visits, accidental injuries and sicknesses—whenever and wherever you require treatment. Benefits are paid in addition to the "hospital stays" benefit in the cancer and/or heart & stroke coverage for:

- Doctor office wellness visits
- Outpatient surgeries
- Hospital and ICU stays²

ACCIDENT*

Receive benefits that help you pay costs associated with accidental injuries. Benefits help cover:

- Accidental death and dismemberment
- Fractures and dislocations
- Joint replacement
- Lacerations and burns
- Emergency room and urgent care visits
- Doctor office visits
- Ligament, tendon and cartilage surgeries
- Ruptured disc and hernia surgeries
- Eye surgeries

This chart is intended to illustrate benefits. It is not an application for insurance.

*TO SELECT THESE OPTIONS, YOU MUST FIRST CHOOSE THE **CANCER** AND/OR **HEART & STROKE** COVERAGE.

Benefits may be subject to monthly or lifetime maximums and benefit-duration limits. See the policy for details. Premiums are based on the level of coverage selected. For amounts and full descriptions, please see the accompanying benefit dictionary.

¹This benefit pays a reduced lump-sum benefit. ²This benefit pays per day for up to 3 days.

BENEFIT SPOTLIGHT

► RECURRENCE BENEFIT for cancer and heart & stroke

When you've been through a critical illness, the disease could come back.

- **Cancer survivors are at risk for recurrence of the original cancer and the development of new cancers.**¹
- **Nearly half of all heart attacks and one-quarter of strokes are recurrences.**²

With Washington National Active Care, you'll be **protected** if you have a recurrence. One year after you have not received or needed treatment for cancer, heart attack or stroke diagnosis, your recurrence lump-sum benefit begins to grow—to a maximum of 50% after five years. You'll have coverage for a recurrence diagnosis even if your other insurance stops paying.



► HOSPITAL BENEFITS WORK FOR YOU

Hospital benefits cover you:

- **Every year**—even when you're healthy—for doctor office wellness visits.
- **Wherever you're treated**, whether it's a hospital, ICU or rehab facility.
- For **outpatient surgeries**.

These benefits are available to you for everyday care and in the event of accidents or sicknesses.

¹American Cancer Society, *Cancer Treatment and Survivorship Facts & Figures, 2016-2017*, 2017, p. 25.

²American Heart Association, *Heart Disease and Stroke Statistics 2018 At-a-Glance*, 2018.

BENEFITS WHEN YOU NEED THEM.
MONEY BACK WHEN YOU DON'T!

- Cash Value option**
- Return of Premium option**

Choose the benefit that can return your premiums to you. With this option, you can **receive a check for all of your paid premiums** minus claims incurred.

There is an additional cost for this option.

MULTIPLE COVERAGE TYPES IN ONE SOLUTION

When you have Washington National Active Care, you receive cash benefits for up to:

- **17 critical conditions.**
- **14 different types of accidental injuries.**
- **7 other important categories.**

With critical conditions lump-sum payments up to **\$100,000** for each major diagnosis—plus cash benefits and recurrence benefits—the policy's value for you goes on and on.



Choose the supplemental solution with benefits for **cancer, heart attack, stroke, other critical conditions** and **accidents**, as well as **hospital and ICU stays**—all in **ONE CONVENIENT POLICY.**

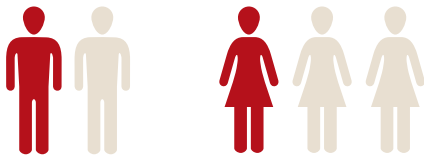
This example illustrates Washington National Active Care when all coverage types are purchased.

IT CAN'T HAPPEN TO ME...RIGHT?

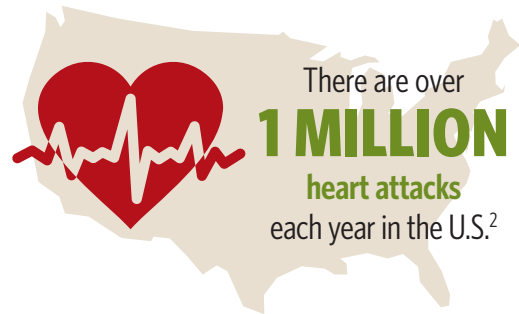
Perhaps you hear words like “cancer” and “heart attack” and automatically assume diseases like these happen only to someone older.

But the truth is, today’s most common major illnesses and injuries can **affect anyone at any time**. And an unexpected health event can be a heavy physical and financial burden.

CONSIDER THE FACTS:



Nearly **1-in-2 men** and more than **1-in-3 women** are expected to **develop cancer** at some point in their lifetime.¹



There are over **1 MILLION heart attacks** each year in the U.S.²

39 MILLION people receive **medical attention for an injury** each year.³

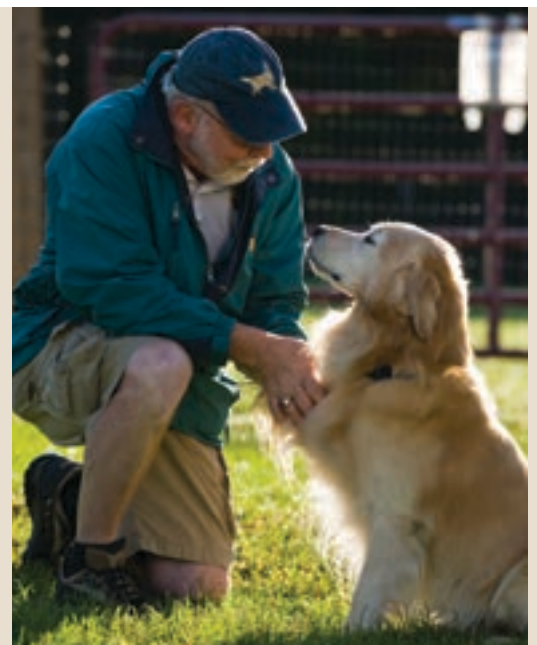


ACCIDENTAL INJURIES
CANCER • HEART DISEASE
are among the **TOP CAUSES of death** in the U.S.⁴

¹American Cancer Society, *Cancer Facts & Figures 2018*, 2018 p. 2. ²American Heart Association, *Heart Disease and Stroke Statistics 2018 At-a-Glance*, 2018. ³Centers for Disease Control and Prevention, *Emergency Department Visits*, <https://www.cdc.gov/nchs/fastats/emergency-department.htm>, May 3, 2017. ⁴Centers for Disease Control and Prevention, *Leading Causes of Death*, <https://www.cdc.gov/nchs/fastats/leading-causes-of-death.htm>, March 17, 2017.

Washington National Active Care helps you face the future with more confidence.

- **Benefits are paid directly to you—in cash**—so you don’t have to spend your savings, use your retirement fund or go into debt.
- You receive all benefits **in addition to other insurance** you have.
- Benefits can help you with copays, coinsurance and any **coverage gaps that may be left by your major medical insurance**.
- Benefits are **guaranteed renewable** as long as you pay premiums when due.
- **You can get back to your active lifestyle and enjoy the best things in life!**



Limitations and exclusions

The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. The annual care benefit is payable beginning with the first anniversary after the payment of the lump sum benefit and is payable each year up to a total of five consecutive annual payments. Recurrence benefit pays a percentage of the lump-sum benefit for a subsequent diagnosis of cancer, heart attack or stroke (based upon coverage selected), when the subsequent diagnosis is more than 12 months after the previous diagnosis and there has been no treatment received during the 12 month period. The critical illness policy will not pay benefits for loss caused by, or resulting from your: having or being diagnosed with any other disease, sickness or incapacity, unless the disease or condition was caused, complicated or aggravated by the specified critical illness. We will not pay benefits for a diagnosis of a specified critical illness during the waiting period which is the first 30 days after the coverage effective date. We will not pay benefits for a loss when you are committing or attempting to commit a felony or to which a contributing cause was your being engaged in an illegal occupation. We will not pay benefits for a loss when you are legally intoxicated or under the influence of a controlled substance, unless administered on the advice of a physician. We will not pay benefits when you are injured or attempting to injure yourself intentionally, regardless of mental capacity. We will not pay benefits when you are committing or attempting to commit suicide, regardless of mental capacity. We will not pay benefits when you are participating in any sporting event for pay or prize money. We will not pay benefits for loss caused by, or resulting from war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any country or international authority. No benefits are payable for a pre-existing condition during the first 12 months after the effective date of coverage.

The following limitations and exclusions are in addition to the policy's and apply to the critical conditions rider. The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. We will not pay benefits for loss from: renal failure caused by a traumatic

event, including surgical traumas. A heart transplant that is not a human heart; a bone marrow transplant that is not human bone marrow. If the insured's paralysis is related to a stroke and the policy paid a lump sum benefit, the lump sum benefit will not be payable under the rider. No benefit is payable for diabetic amputations below the ankle. Amputation of a single toe or toes, or any partial foot amputations are not payable. No benefits are available for an organ donor under the rider. Coma does not include one that is medically induced.

The following limitations and exclusions are in addition to the policy's and apply to the hospital indemnity rider. The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. We will not pay benefits for cosmetic or elective surgery that is not for the diagnosis or treatment of covered sickness or covered accident based upon generally accepted medical practice and is not medically necessary. Complications from any cosmetic or elective surgery. Treatment for dental care or dental procedures, unless treatment is the result of a covered accident. Flying We will not pay benefits when You are traveling as a passenger other than a fare paying passenger in any aircraft or travel as a passenger in a military aircraft or acting as a pilot or crew in any aircraft. Mental disorder having a behavioral or psychological disorder, disease or syndrome, without demonstrable organic origin. No benefits are payable for a separate charge made for the newborn's stay in a nursery as a result of a normal delivery. No benefits are payable for any services provided or charges made in an observation unit. Normal pregnancy that occurs within the first 24 months after the effective date of coverage. Loss due to complications of pregnancy will be paid the same as for any other sickness. A cesarean section is not considered a complication of pregnancy. A pregnancy of a dependent child will not be covered. No benefits payable for riding in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any race course or speedway. We will not pay benefits for any hospitalization when you are in a hospital which is not in the United States or Canada. Vision exams or vision procedures, unless treatment is the result of a covered accident or a covered sickness.

There is a calendar year maximum of \$5,000 for the radiation and injected chemotherapy benefits. No benefits are payable for preventive treatments prescribed without a diagnosis of cancer. This benefit does not pay for continued maintenance medication for the purposes of keeping cancer from recurring.

The following limitations and exclusions are in addition to the policy's and apply to the accidental death and dismemberment rider, we will not pay benefits for loss from: travel as a passenger other than a fare paying passenger in any aircraft or travel as a passenger in a military aircraft or acting as a pilot or crew in any aircraft. Hazardous activities which are hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting or mountaineering. Racing including as a rider in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any racecourse or speedway. Having any disease, bodily or mental illness or degenerative process. We also will not pay benefits for any related medical treatments or diagnostic procedures. While traveling being in an accident which occurs more than 40 miles outside the territorial limits of the United States or Canada, except under the accidental death benefit.

DEFINITIONS

PRE-EXISTING CONDITION: Means diagnosis or treatment within a twelve (12) month period preceding the effective date of the coverage of the Insured or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a twelve (12) month period preceding the effective date of coverage. A hospital is not a bed, unit, or facility that functions as a/an: skilled nursing facility; nursing home; extended care facility; convalescent home; rest home, or a home for the aged; sanatorium; rehabilitation center; place primarily providing care for alcoholics or drug addicts; or, facility for the care and treatment of mental disease or mental disorders.

Policy form series: WNIC1068CAR

Rider form series: R1069CA, R1077ROP, R1077CV, R1070CA and R1073CA

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AC-BR-CA





WASHINGTON NATIONAL

ACTIVE care[®]

THE SUPPLEMENTAL SOLUTION

BENEFIT DICTIONARY
CALIFORNIA

SUPPLEMENTAL HEALTH INSURANCE

WASHINGTON NATIONAL **ACTIVE CARE | BENEFIT DETAILS**

LUMP-SUM BENEFIT amount for **CANCER, HEART & STROKE** and **CRITICAL CONDITIONS**.

\$5K
 \$10K
 \$20K
 \$30K
 \$40K
 \$50K
 \$60K
 \$70K
 \$100K

CANCER

BENEFIT	AMOUNT	DETAILS												
Lump-sum benefit* Cancer Carcinoma in-situ	 100% 25%	Pays a lump sum benefit for a diagnosis of cancer. The lump-sum benefit is not payable for skin cancer, any cancer diagnosed or treated before the effective date of the policy or during the waiting period.												
Recurrence benefit	Up to 50% of the lump-sum benefit	Provides a recurrence benefit for any subsequent diagnosis of cancer based on the coverage selected, if: the recurrence of the covered condition is diagnosed more than 12 months after any previous diagnosis; no treatment has been required or received treatment during the 12 months between the diagnoses. Treatment does not include maintenance medications and follow-up visits to a Physician. This benefit builds to 50% of the lump sum benefit after 61 months. <table border="1" style="margin-top: 10px;"> <thead> <tr> <th><13 months</th> <th>13-24 months</th> <th>25-36 months</th> <th>37-48 months</th> <th>49-60 months</th> <th>61+ months</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> </tr> </tbody> </table>	<13 months	13-24 months	25-36 months	37-48 months	49-60 months	61+ months	0	10%	20%	30%	40%	50%
<13 months	13-24 months	25-36 months	37-48 months	49-60 months	61+ months									
0	10%	20%	30%	40%	50%									
Skin cancer benefit	\$300	Pays a one time amount of \$300 when an insured is diagnosed with skin cancer.												
Annual care benefit	\$75 per year	When you are under the continued care of a physician for a cancer diagnosis, we will pay a \$75 benefit beginning with the first anniversary after the payment of the lump sum benefit and is payable each year on the date of the payment of the lump sum benefit and will not exceed a total of five (5) consecutive annual payments per insured.												
Inpatient hospital benefit	\$300 per day	Provides for inpatient hospital confinement \$300 per day for up to 3 days due to cancer. This benefit will be calculated based on the number of days that the hospital charges you for room and board. A "day" means a 24-hour period. This benefit has a limit of 3 periods of confinement per calendar year with a lifetime maximum of \$15,000.												
Radiation	\$200 per day	Pays \$200 per day for radiation treatment, up to \$5,000 per year, with no lifetime maximum.												
Injected chemotherapy	\$200 per day	Pays \$200 per day for injected chemotherapy treatment, up to \$5,000 per year, with no lifetime maximum.												
Oral chemotherapy	\$300 per month	Pays \$300 per month for oral chemotherapy with a lifetime maximum of 36 months.												

***Benefit note:** The lump-sum benefit amount payable will not exceed 100%.

□ HEART & STROKE

BENEFIT	AMOUNT	DETAILS												
Lump-sum benefit*		Pays a lump-sum benefit for a diagnosis of a specified critical illness. The lump-sum benefit is not payable for any specified critical illness diagnosed or treated before the effective date of the policy or during the waiting period.												
Heart attack	100%													
Stroke	100%													
Coronary artery bypass	50%													
Angioplasty	25%													
Stent	25%													
Transient ischemic attack (TIA)	25%													
Recurrence benefit	Up to 50% of the lump-sum benefit	<p>The policy provides a recurrence benefit for any subsequent diagnosis of heart/stroke based on the coverage selected, if: the recurrence of the covered condition is diagnosed more than 12 months after any previous diagnosis; no treatment has been required or received treatment during the 12 months between the diagnoses. Treatment does not include maintenance medications and follow-up visits to a Physician. This benefit builds to 50% of the lump sum benefit after 61 months.</p> <table border="1"> <thead> <tr> <th><13 months</th> <th>13-24 months</th> <th>25-36 months</th> <th>37-48 months</th> <th>49-60 months</th> <th>61+ months</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> </tr> </tbody> </table>	<13 months	13-24 months	25-36 months	37-48 months	49-60 months	61+ months	0	10%	20%	30%	40%	50%
<13 months	13-24 months	25-36 months	37-48 months	49-60 months	61+ months									
0	10%	20%	30%	40%	50%									
Annual care benefit	\$75 per year	When you are under the continued care of a physician for a heart attack or stroke, we will pay a \$75 benefit beginning with the first anniversary after the payment of the lump sum benefit and is payable each year on the date of the payment of the lump sum benefit and will not exceed a total of five (5) consecutive annual payments per insured.												
Inpatient hospital benefit	\$300 per day	Provides for inpatient hospital confinement \$300 per day for up to 3 days due to a heart attack or stroke. This benefit will be calculated based on the number of days that the hospital charges you for room and board. A "day" means a 24-hour period. This benefit has a limit of 3 periods of confinement per calendar year with a lifetime maximum of \$15,000.												

*Benefit note: The lump-sum benefit amount payable will not exceed 100%.

CRITICAL CONDITIONS

BENEFIT	AMOUNT	DETAILS
Lump-sum benefit*		Pays a lump-sum benefit for a diagnosis of a specified critical illness; Alzheimer's, blindness, coma, deafness, diabetic amputation (above the ankle), major organ transplant (human heart, human lung, human liver, human kidney or human bone marrow), paralysis (2 or more limbs and lasting 90 days or more), and end stage renal failure. The lump-sum benefit is not payable for specified critical illness diagnosed or treated before the effective date of the policy or during the waiting period.
Permanent blindness	100%	
Paralysis	100%	
Coma	100%	
Major organ transplant (when an insured undergoes transplant surgery)	100%	
Major organ transplant (when an insured is registered with the Organ Procurement and Transplantation Network (OPTN))	50%	
Diabetic amputation	50%	
Alzheimer's disease	50%	
Permanent deafness	25%	
End-stage renal failure	25%	
Inpatient hospital benefit	\$300 per day	Provides for inpatient hospital confinement \$300 per day for up to 3 days. This benefit will be calculated based on the number of days that the hospital charges you for room and board. A "day" means a 24-hour period. This benefit has a limit of 3 periods of confinement per calendar year with a lifetime maximum of \$15,000.

*Benefit note: The lump-sum benefit amount payable will not exceed 100%.

HOSPITAL

BENEFIT	AMOUNT	DETAILS
Inpatient hospital benefit	\$200 per day \$400 per day for ICU	Provides for inpatient hospital confinement in a regular hospital room (\$200 per day) or in an intensive care unit (\$400 per day) for up to 3 days. This benefit will be calculated based on the number of days that the hospital charges you for room and board. A "day" means a 24-hour period. This benefit has a limit of 3 periods of confinement per calendar year with a lifetime maximum of \$15,000.
Outpatient surgical benefit	\$200	Outpatient surgery is also provided when required due to covered sickness or a covered accident in the amount of \$200. This is limited to 1 outpatient surgery per calendar year.
Physician's office visit benefit	\$75 one time per calendar year	Physician's office visit provides \$75 one time per calendar year for the following exams/test: annual physical exam, mammogram; breast ultrasound; pap smear (lab and procedure); cervical cancer; biopsy; flexible sigmoidoscopy; hemocult stool specimen; chest x-ray; CEA (blood test for colon Cancer); CA 125 (blood test for ovarian Cancer); PSA (blood test for prostate Cancer); thermography; colonoscopy; virtual colonoscopy; ThinPrep; stress test on a bicycle or treadmill; fasting blood glucose test; blood test for triglycerides; serum cholesterol test to determine level of HDL and LDL; electrocardiogram (EKG); Carotid Doppler; Echocardiogram; Lipid panel (total cholesterol count).

□ ACCIDENT

BENEFIT	POLICYOWNER	SPOUSE (IF COVERED)	CHILD(REN) (IF COVERED)
Accidental death benefit	If an accidental injury causes death within 90 days of a covered accident, the rider pays a lump sum accidental death benefit related to the following: accidental death, motorized vehicle accident, pedestrian accident, or common carrier.		
Accidental death Motorized vehicle or pedestrian Common-carrier	\$50,000	\$50,000	\$25,000
Dismemberment benefit	If a covered accident causes the dismemberment of a finger, hand, toe, foot, arm, leg, or eye within one year after the covered accident the rider pays a benefit.		
One finger or toe	\$1,000	\$1,000	\$500
More than one finger and/or toe	\$1,500	\$1,500	\$1,000
One eye, hand, foot, arm, or leg	\$7,500	\$7,500	\$2,000
More than one eye, hand, foot, arm, or leg	\$25,000	\$25,000	\$5,000
Joint Replacement	If as part of a covered accident you are required to have a hip, knee or shoulder replacement within one year of the covered accident the rider pays a benefit.		
Hip, knee or shoulder	\$5,000	\$5,000	\$1,250
Fracture	If a covered accident causes a bone fracture and it is diagnosed and treated by a physician within 90 days after the covered accident, the rider pays a benefit. The rider includes a surgical benefit when a fracture requires a surgical incision.		
Hip or thigh	\$1,200	\$1,200	\$1,200
Vertebrae	\$1,100	\$1,100	\$1,100
Pelvis	\$1,000	\$1,000	\$1,000
Skull (depressed)	\$900	\$900	\$900
Leg	\$800	\$800	\$800
Foot, ankle, or knee cap	\$600	\$600	\$600
Forearm or hand	\$600	\$600	\$600
Lower jaw	\$500	\$500	\$500
Shoulder blade, collar bone, or sternum	\$500	\$500	\$500
Skull (simple)	\$400	\$400	\$400
Upper arm or upper jaw	\$400	\$400	\$400
Facial Bones	\$400	\$400	\$400
Vertebrae processes	\$200	\$200	\$200
Coccyx, rib, finger, toe, or nose	\$200	\$200	\$200
Dislocation	If you dislocate a joint due to a covered accident and it is diagnosed and treated by a physician within 90 days after the covered accident or the dislocation requires surgical incision to relocate the joint, the rider pays a benefit.		
Hip	\$1,000	\$1,000	\$1,000
Knee (not knee cap)	\$800	\$800	\$800
Shoulder	\$600	\$600	\$600
Foot or ankle	\$500	\$500	\$500
Hand	\$400	\$400	\$400
Lower jaw	\$300	\$300	\$300
Wrist	\$200	\$200	\$200
Elbow	\$200	\$200	\$200
Finger or toe	\$200	\$200	\$200

ACCIDENT (CONTINUED)

BENEFIT	POLICYOWNER	SPOUSE (IF COVERED)	CHILD(REN) (IF COVERED)
Laceration	If as part of a covered accident you are lacerated and the laceration is repaired with sutures by a physician within 72 hours after the covered accident, the rider pays a benefit.		
Combined length: over 2"	\$100	\$100	\$100
Injuries requiring surgery	If as part of a covered accident you injure your eye and eye surgery is performed due to the covered accident by a physician within 90 days after the covered accident, the rider pays a benefit.		
Eye injury	\$100	\$100	\$100
Tendon or ligament	If as part of a covered accident you tear, sever or rupture your tendon or ligament and have the injured tendon or ligament repaired through surgical incision by a physician within 90 days after the covered accident, the rider pays a benefit. If the dislocation or fracture benefit is payable due to the same covered accident this benefit is not payable.		
Tear, sever or rupture	\$300	\$300	\$300
Ruptured disc¹	If as part of a covered accident you rupture a disc in your spine and receive treatment for the rupture from a physician within 60 days after the covered accident, and have the rupture repaired through surgical incision by a physician within one year after the covered accident, the rider pays a benefit. The amount payable will be based on the length of time you have been insured under the rider on the date your covered accident occurred.		
Covered accident occurs:			
During first year you are insured	\$100	\$100	\$100
After first year you are insured	\$300	\$300	\$300
Torn cartilage¹	If as part of a covered accident you tear cartilage and receive treatment for the torn cartilage from a physician within 60 days after the covered accident and have the torn cartilage repaired through surgical incision by a physician within one year after the covered accident, the rider pays a benefit. The amount payable will be based on the length of time you have been insured under the rider on the date your covered accident occurred.		
Covered accident occurs:			
During first year you are insured	\$100	\$100	\$100
After first year you are insured	\$300	\$300	\$300
Hernia¹	If as part of a covered accident you suffer a hernia and receive treatment for the hernia from a physician within 60 days after the covered accident, and have the hernia repaired through a surgical incision by a physician within one year after the covered accident, the rider pays a benefit. The amount payable will be based on the length of time you have been insured under the rider on the date your covered accident occurred. ¹ If your hernia is a herniated disc, we will pay the ruptured disc benefit in lieu of the hernia benefit.		
Covered accident occurs:			
During the first year you are insured	\$100	\$100	\$100
After first year you are insured	\$300	\$300	\$300
Burn	If as part of a covered accident you are burned and your burns are treated by a physician within 72 hours after the covered accident, the rider pays a benefit. Benefits are not payable for first degree burns.		
	\$500	\$500	\$500
Emergency care services	The rider provides for emergency care services when an insured due to a covered accident is admitted to an emergency room or seeks care at an urgent care facility within 24 hours of the covered accident. This benefit is payable once within a 24 hour period and once per covered accident per insured. ¹		
	\$250 per covered accident per insured	\$250 per covered accident per insured	\$250 per covered accident per insured
Physician's office visit benefit	The rider provides for a physician's office visit when within 72 hours of a covered accident an insured seeks care at a physician's office. This benefit is limited to 2 visits per covered accident per insured.		
	\$30 limit 2 per covered accident per insured	\$30 limit 2 per covered accident per insured	\$30 limit 2 per covered accident per insured

LIMITATIONS AND EXCLUSIONS

The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. The annual care benefit is payable beginning with the first anniversary after the payment of the lump sum benefit and is payable each year up to a total of five consecutive annual payments. Recurrence benefit pays a percentage of the lump-sum benefit for a subsequent diagnosis of cancer, heart attack or stroke (based upon coverage selected), when the subsequent diagnosis is more than 12 months after the previous diagnosis and there has been no treatment received during the 12 month period. The critical illness policy will not pay benefits for loss caused by, or resulting from your: having or being diagnosed with any other disease, sickness or incapacity, unless the disease or condition was caused, complicated or aggravated by the specified critical illness. We will not pay benefits for a diagnosis of a specified critical illness during the waiting period which is the first 30 days after the coverage effective date. We will not pay benefits for a loss when you are committing or attempting to commit a felony or to which a contributing cause was your being engaged in an illegal occupation. We will not pay benefits for a loss when you are legally intoxicated or under the influence of a controlled substance, unless administered on the advice of a physician. We will not pay benefits when you are injured or attempting to injure yourself intentionally, regardless of mental capacity. We will not pay benefits when you are committing or attempting to commit suicide, regardless of mental capacity. We will not pay benefits when you are participating in any sporting event for pay or prize money. We will not pay benefits when due to war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any country or international authority. No benefits are payable for a pre-existing condition during the first 12 months after the effective date of coverage.

The following limitations and exclusions are in addition to the policy's and apply to the critical conditions rider. The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. We will not pay benefits for loss from: renal failure caused by a traumatic

event, including surgical traumas. A heart transplant that is not a human heart; a bone marrow transplant that is not human bone marrow. If the insured's paralysis is related to a stroke and the policy paid a lump sum benefit, the lump sum benefit will not be payable under the rider. No benefit is payable for diabetic amputations below the ankle. Amputation of a single toe or toes, or any partial foot amputations are not payable. No benefits are available for an organ donor under the rider. Coma does not include one that is medically induced.

The following limitations and exclusions are in addition to the policy's and apply to the hospital indemnity rider. The inpatient hospital benefit is limited to three periods of confinement per calendar year and has a lifetime maximum of \$15,000. We will not pay benefits for cosmetic or elective surgery that is not for the diagnosis or treatment of covered sickness or covered accident based upon generally accepted medical practice and is not medically necessary. Complications from any cosmetic or elective surgery. Treatment for dental care or dental procedures, unless treatment is the result of a covered accident. Flying We will not pay benefits when You are traveling as a passenger other than a fare paying passenger in any aircraft or travel as a passenger in a military aircraft or acting as a pilot or crew in any aircraft. Mental disorder having a behavioral or psychological disorder, disease or syndrome, without demonstrable organic origin. No benefits are payable for a separate charge made for the newborn's stay in a nursery as a result of a normal delivery. No benefits are payable for any services provided or charges made in an observation unit. Normal pregnancy that occurs within the first 24 months after the effective date of coverage. Loss due to complications of pregnancy will be paid the same as for any other sickness. A cesarean section is not considered a complication of pregnancy. A pregnancy of a dependent child will not be covered. Racing including riding in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any race course or speedway. We will not pay benefits for any hospitalization when you are in a hospital which is not in the United States or Canada. Vision exams or vision procedures, unless treatment is the result of a covered accident or a covered sickness.

There is a calendar year maximum of \$5,000 for the radiation and injected chemotherapy benefits. No benefits are payable for preventive treatments prescribed without a diagnosis of cancer. This benefit does not pay for continued maintenance medication for the purposes of keeping cancer from recurring.

The following limitations and exclusions are in addition to the policy's and apply to the accidental death and dismemberment rider, we will not pay benefits for loss from: travel as a passenger other than a fare paying passenger in any aircraft or travel as a passenger in a military aircraft or acting as a pilot or crew in any aircraft. Hazardous activities which are hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting or mountaineering. Racing including as a rider in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any racecourse or speedway. Having any disease, bodily or mental illness or degenerative process. We also will not pay benefits for any related medical treatments or diagnostic procedures. While traveling being in an accident which occurs more than 40 miles outside the territorial limits of the United States or Canada, except under the accidental death benefit.

DEFINITIONS

PRE-EXISTING CONDITION: Means diagnosis or treatment within a twelve (12) month period preceding the effective date of the coverage of the Insured or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a twelve (12) month period preceding the effective date of coverage. A hospital is not a bed, unit, or facility that functions as a/an: skilled nursing facility; nursing home; extended care facility; convalescent home; rest home, or a home for the aged; sanatorium; rehabilitation center; place primarily providing care for alcoholics or drug addicts; or, facility for the care and treatment of mental disease or mental disorders.

PREMIUMS ARE BASED ON THE LEVEL OF COVERAGE SELECTED. THIS BENEFIT DICTIONARY IS A BRIEF SUMMARY OF THE BENEFITS PROVIDED. PLEASE CONSULT THE POLICY ITSELF TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.

Policy form series: WNIC1068CAR

Rider form series: R1069CA, R1077ROP, R1077CV, R1070CA and R1073CA

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