

CardiaCare Plus Series 6
Heart and Stroke Insurance

Heart Attacks, Heart Disease, and Strokes
are the cause of 1 out of 5 deaths in the U.S.

Heart Risk Factors Include:



Heredity



Tobacco Use



Stress



Increasing Age



High Blood Pressure



Diet



High Cholesterol



Physical Inactivity



Diabetes

Heart Attacks, Heart Disease, and Strokes can be expensive! In the United States, total costs exceed **\$627 billion**. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** that their **health insurance doesn't cover**.



Two Types of Costs:

Direct Costs

- Doctor Bills
- Hospital Charges
- Medical Expenses

Indirect Costs

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care

While your expenses go up, your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds



CardiaCare Plus Series 6

- Pays benefits directly to you; you decide how to spend them
- Pays in addition to any other insurance you own
- This policy's benefits are never reduced
- Premiums don't increase with age or due to claims
- Guaranteed renewable for life — only you can cancel
- Policy has no cap on total amount of benefits you receive or the number of claims you can have

| BASE 1 | STANDARD 2 | CardiaCare Plus Series 6 – Benefits Benefits paid for Heart Disease, Heart Attack, or Stroke unless otherwise noted | PREFERRED 4 | ELITE 8 |
|------------------|-------------------|--|-------------------|---------------------|
| \$1,500 | \$3,000 | First Occurrence <i>(Paid once per insured)</i> • Paid upon the confirmed diagnosis of heart attack or stroke | \$6,000 | \$12,000 |
| \$200 | \$400 | Hospitalization <i>(No Lifetime Limits)</i> • For each day, includes U.S. government hospitals | \$800 | \$1,600 |
| \$200 | \$400 | Observation Room <i>(Not payable any day the Hospitalization Benefit is paid)</i> • For each day you are charged for an Observation Room | \$800 | \$1,600 |
| \$150 | \$300 | Ambulance <i>(No Lifetime Limits, includes air ambulance)</i> • Each trip (two one-way trips per hospitalization) | \$600 | \$1,200 |
| \$240 \$6,000 | \$480 \$12,000 | Surgery & Anesthesia <i>(No Lifetime Limits)</i> • For each inpatient or outpatient surgery • We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to | \$960 \$24,000 | \$1,920 \$48,000 |
| \$15 | \$30 | Physical Therapy <i>(No Lifetime Limits)</i> • For each day of physical therapy by a registered Physiotherapist • Payable for the same number of days you are hospitalized <i>(up to 30 days per hospitalization)</i> | \$60 | \$120 |
| \$30 \$30 | \$60 \$60 | Healthy Heart Benefit <i>(No Lifetime Limits, except Cholesterol Screening)</i> • For the following tests per calendar year, based on the schedule in your policy, up to <i>(Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG or ECG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan)</i> • For one Cholesterol Screening per insured | \$120 \$120 | \$240 \$240 |
| \$2,500 \$.20 | \$2,500 \$.20 | Patient Transportation <i>(No Lifetime Limits)</i> • When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, round trip charges for your plane, train, or bus up to • For each mile by personal auto | \$2,500 \$.40 | \$2,500 \$.60 |
| \$2,500 \$.20 | \$2,500 \$.20 | Family Member Transportation • For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for your plane, train, or bus up to • For each mile by personal auto <i>(If a child is hospitalized, we will pay this benefit for both parents. The automobile mileage is not payable when the family member travels with you)</i> | \$2,500 \$.40 | \$2,500 \$.60 |
| \$25 | \$50 | Family Member Lodging <i>(No Lifetime Limits)</i> • For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to | \$100 | \$200 |
| \$20,000 | \$40,000 | Heart Transplant <i>(Paid once per insured)</i> • For a human heart transplant | \$80,000 | \$160,000 |

Where you get treated makes a **BIG** difference, but it can also be **VERY** expensive.



Travel



Lodging



Food



Time Off Work

Our policy makes sense even if you never file a claim!

Issue Age 65 & Under

Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after 25 years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

Three examples of what can happen...

| | No Claim | Small Claim | Large Claim |
|------------------|----------|-------------|-------------|
| Premiums Paid | \$25,000 | \$25,000 | \$25,000 |
| Less Claims Paid | -0- | -\$5,000 | -\$65,000 |
| Return | \$25,000 | \$20,000 | -0- |

Issue Age 66 to 80

Survivor Benefit

If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM***, less any claims paid!

*up to \$32,000 for Elite 8 – \$16,000 for Preferred 4 – \$8,000 for Standard 2 – \$4,000 for Base 1

Limitations and Exclusions

- Benefits will not be paid for a pre-existing condition during the 24 month period following the coverage effective date. A pre-existing condition is a condition that, during the 24 months immediately preceding the coverage effective date, had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment or for which medical advice, diagnosis, care or treatment was recommended or received.
- This policy only covers loss due directly to heart disease, heart attack, or stroke.
- The First Occurrence benefit is not paid for heart disease.
- Benefits are not payable for any day of hospitalization unless the day of hospitalization is a direct result of heart disease, heart attack, or stroke.
- Benefits paid for any one person will not exceed the maximum benefits shown in the Policy regardless of the number of types of heart disease, heart attacks, or strokes.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series H11POL-FL. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.



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A (Excellent)
Financial Strength Rating (as of 10/24)*

*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company