



CONSECO WORKSITE Critical Illness

VOLUNTARY SUPPLEMENTAL HEALTH INSURANCE FOR EMPLOYER GROUPS

This *group product* offers straightforward solutions and clear-cut options for your worksite clients. *Conseco Worksite Critical Illness* offers the flexibility of three simple designs, providing voluntary benefits for the most common critical illnesses.

Did you know?

- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have a 1-in-3 lifetime risk.¹
- The five-year relative cancer survival rate is 65%.²
- Nearly 79.4 million Americans have been diagnosed with cardiovascular disease.³
- The total cost of cardiovascular disease in 2007 was estimated at \$431.8 billion.⁴
- In 2005, 2,125 heart transplants were performed in the U.S.⁵

Key benefits

- Benefit amounts of \$5,000 to \$75,000
- Guaranteed issue amounts up to \$20,000
- Three health diagnosis categories: cancer; heart attack, stroke; and end-stage renal failure, major organ transplant and blindness
- First diagnosis and recurrence benefits in each health diagnosis category
- Three coverage options:
 1. Cancer only
 2. Critical illness without cancer
 3. Critical illness with cancer
- Wellness benefit for cancer or cardiovascular screenings
- Coverage for the entire family
- Portability (with restrictions)

Coverage availability

- Individual
- Individual and spouse
- Children

Optional rider

Return of Premium or Cash Value⁶

Issue ages

- 18–69

Policy forms

Policy form series: CIC1034

Underwriting guidelines

- Minimum participation for guaranteed issue
- Tobacco and nontobacco rates
- 30-day waiting period
- Employees must work 20 hours a week

Broker benefits

- Competitive commissions (heaped or levelized)
- Easy-to-quote shelf rates

Client assurances

- Benefits are paid directly to the certificateholder.
- Benefits are paid regardless of other insurance.
- Premium rates have never been raised on an existing specified-disease policy or certificate.

¹American Cancer Society, *Cancer Facts & Figures 2005*, 2005, p. 1.

²Ibid., p. 2.

³American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics: 2007 Update At-a-Glance Version*, p. 6.

⁴Ibid., p. 9.

⁵Ibid., p. 35.

⁶Varies by state. See Return of Premium or Cash Value rider for details.