

Simple & Direct

With a cancer diagnosis comes the reality of medical bills, time off for treatments, money for living expenses, and for many, the cost of high deductibles. Cancer Insurance helps you to focus on your treatment, not your finances.



Underwritten by
Mutual of Omaha Insurance Company

Critical AdvantageSM Portfolio

Designed With Your Recovery in Mind

Cancer Insurance



Underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175

Policy form: CP1 or state equivalent In CA: CP1-24777, in FL, CP1-24433, in ID, CP1-24241, In NC, CP1-24808, in NY, CP1-24412, in OK, CP1-24310, in PA, CP1-24416, in TX, CP1-24286 (in WA, CP1-24319). Optional riders: Heart Attack/Stroke, ONN2M, In TX, ONN2M-41, Cash Value, ONN5M, In TX, ONN5M-41, Intensive Care Unit, ONN6M, In TX, ONN6M-41. These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Benefits and rates may vary. For costs and further details of coverage, see your agent/producer or write to the company.

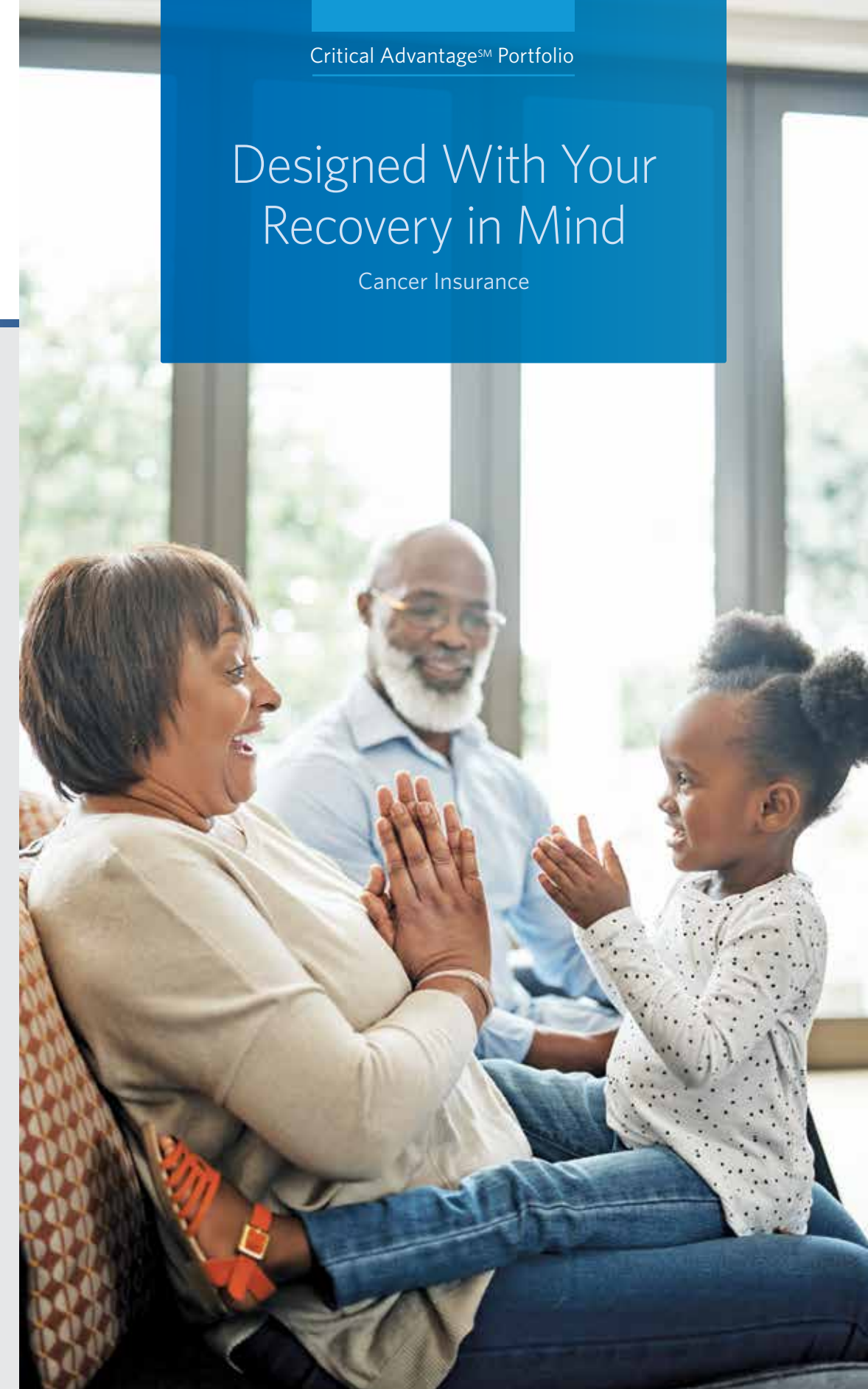
This is a limited health benefit policy.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.

EXCLUSIONS: We will not pay benefits for: loss that occurs while this policy is not in force; loss caused by intentionally self-inflicted injury, while sane or insane; loss resulting from an insured person's commission or attempted commission of a felony; loss sustained while engaging in an illegal occupation; loss sustained while participating in a riot or insurrection; loss resulting from an insured person being intoxicated (as determined and defined by the laws of the jurisdiction in which the loss or cause of loss occurred; for the purposes of this exclusion, the laws governing the operation of motor vehicles while intoxicated will apply); or loss resulting from an insured person being under the influence of any narcotic (except for narcotics given on the advice of a physician).

Your policy pays benefits only for loss resulting from a covered condition. It does not cover any other type of sickness or injury, unless such other coverage has been added by rider. We will not pay benefits for loss that occurs while this policy is not in force. Your policy contains a pre-existing condition limitation if such limitation is shown as applicable on the policy schedule. If applicable, the following applies. We will not pay benefits for loss resulting from a pre-existing condition, unless such loss occurs 12 months or more after the policy effective date. A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within six months prior to the policy effective date.

Your policy has a 30-day probationary period for cancer. Subject to the Pre-Existing Condition Limitation provision requirements, in order to be covered, cancer must be: diagnosed while this policy is in force; and diagnosed at least 30 days after the policy effective date or at least 30 days after any policy reinstatement date. If an insured person is diagnosed with cancer during the policy probationary period, we will not pay benefits for that insured person. Coverage for that insured person will end as of the policy effective date. We will refund any unearned premium for that insured person.



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Cancer Insurance

With direct payment to you, Mutual of Omaha Insurance Company's (Mutual of Omaha) Cancer Insurance may help you feel safe and secure with your treatment approach in times of need.

Fill the Gaps

With health care costs increasing and people often seeing higher deductibles and other unexpected out-of-pocket expenses, the need to select coverage that may help fill the gaps is more important than ever.

Designed with your recovery in mind, Cancer Insurance may be an ideal accompaniment to your existing health or disability income insurance. And with numerous benefit amounts, there are terms and prices for almost any situation or budget. Should you be diagnosed with any of the conditions covered, a check is sent to you, not the health care provider. No receipts or medical bills necessary. Payment is to you, for you.

The Need

No one wants to think about receiving a cancer diagnosis, but nearly 1 in 3¹ men and women will develop cancer in their lifetime.

With medical advances and the ability to diagnose cancer at an earlier stage, you and your family members are more likely to survive a cancer diagnosis.

¹ American Cancer Society, Cancer Facts & Figures 2019

It's a Financial Issue

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. But when faced with a serious health condition, such as malignant melanoma, there are other factors to consider.

- Replacing lost income while you or a family member is off work
- Keeping up with ongoing living expenses
- Paying health insurance deductibles and copayments
- Hiring home health care or child care services
- Traveling to treatment facilities

Designed With You in Mind

Cancer Insurance offers a number of flexible benefits and options.

- Coverage Options: Lifetime or Term (10, 15, 20 or 30 years)
- Individual, Single Parent, Family
- Face Amounts: \$10,000 to \$100,000
- Simplified or Express Underwriting
- Lifetime Coverage

Details of Cancer Coverage

Issue Ages

- 18-89 18-54 (Term)

Coverage Plans

- Individual, Single Parent, Family

Benefit Amounts

- \$10,000 to \$100,000

Basic Benefits

- Lump-Sum Benefit Amount
- No Reduction of Benefits at Any Age

Coverage Options

- Lifetime coverage
- Term - 10, 15, 20 or 30 years

Underwriting Guidelines

- Express (benefit amounts of \$10,000 to \$50,000)
- Simplified (benefit amounts of \$51,000 to \$100,000)

Covered Conditions

- Internal Cancer or Malignant Melanoma – 100%

Optional Riders*

Heart Attack/Stroke Benefit

The Heart Attack/Stroke rider pays a lump-sum benefit for a diagnosis of heart attack or stroke or if you needed coronary artery bypass or coronary angioplasty surgery.

Intensive Care Benefit

If you're looking for coverage for intensive care confinement, consider this option. It pays a daily room benefit each day you are confined in an intensive care unit, up to a maximum of 30 days during any one period of confinement.

Cash Value Benefit

For clients who worry about paying premiums for a policy they may never use, Cash Value Benefit is a great option. By providing a percentage of all premiums you paid for your policy and all riders, minus the amount of any benefits you received in claims for all insured persons, this rider helps give peace of mind.

*Additional premium applies.

Policy benefits and features may not be available in all states.

