

# Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, money for living expenses, and for many, the cost of high deductibles. The Critical Advantage Portfolio helps you to focus on your treatment, not your finances.



PLEASE  
PLACE  
STAMP  
HERE

[AGENT'S/MARKETER AGENCY NAME]  
[AGENT'S/MARKETER NAME]  
[AGENT'S/MARKETER ADDRESS]  
[AGENT'S/MARKETER CITY, STATE ZIP]

[Agent's/Marketer Agency Name]  
[Agent's/Marketer Name]  
[Agent's/Marketer Phone Number]  
[agent's/marketer email address]

[Agent's/Marketer Agency Name]  
[Agent's/Marketer Name]  
[Agent's/Marketer Address]  
[Agent's/Marketer City,, State ZIP]

Critical Advantage<sup>SM</sup> Portfolio

# Designed with Your Recovery in Mind

Critical Illness Insurance, Cancer Insurance  
& Heart Attack/Stroke Insurance



# Focus on what's important – getting well.



## ARE YOU READY?

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

Designed with your recovery in mind, the products in the Critical Advantage Portfolio from Mutual of Omaha Insurance Company (Mutual of Omaha), may be an effective complement to your existing health or disability insurance. And with three flexible products offering a variety of benefit amounts, there are terms and prices for almost any situation or budget.

The Critical Advantage Portfolio includes Critical Illness insurance, Cancer insurance & Heart Attack/Stroke insurance, and they are designed to help you focus on your treatment, not your finances.

## DIRECT PAYMENT TO YOU, FOR WHATEVER YOU NEED.

If something happens to you or a member of your family, your health insurance will help pay doctor and hospital bills. A policy from the Critical Advantage Portfolio of products will help cover any out-of-pocket expense that can come from a covered diagnosis.

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

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.

## WHAT'S COVERED?

### Critical Illness Insurance

Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure, First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty

### Cancer Insurance

Internal Cancer or Malignant Melanoma

### Heart Attack & Stroke Insurance

Heart Attack, Stroke, First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty

## CONTACT

[Agent's/Marketer Agency Name]  
[Agent's/Marketer Name]  
[Agent's/Marketer Phone Number]  
[agent's/marketer email address]

YES, I want to learn more about how the products in the Critical Advantage Portfolio may help protect my lifestyle.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Telephone: ( ) \_\_\_\_\_ Best time to contact: \_\_\_\_\_

Email address: \_\_\_\_\_

[By submitting this form I sign and agree to receive emails, phone calls or text messages from a licensed insurance agent/producer on behalf of Mutual of Omaha Insurance Company and its affiliates, at the email address or phone number above, including my wireless number, if provided, to market their products and services. I understand these calls may utilize pre-recorded or artificial voice messages and may be generated using automated dialing technology. I understand that agreeing to this consent is not required to make a purchase.]

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

## TAKE THE NEXT STEP

An insurance policy from the Critical Advantage Portfolio can help offer peace of mind for you should the unexpected happen. And by offering direct payment to you upon diagnosis of a covered condition, you have flexibility to use your benefits as your budget requires. It's the insurance portfolio that works for you, no matter what your needs.

*Work with your agent/producer to learn how The Critical Advantage Portfolio can work for you.*

Insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form: CP1, CP2, CP4 (or state equivalent). In FL: CP1-24433, CP2-24434, CP4-24436; in NC: CP1-24808, CP2-24809, CP4-24811; in PA: CP1-24416, CP2-24417, CP4-24419; in WA: CP1-24319, CP2-24320, CP4-24322. 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.

In New York, these policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for policy form numbers CP1-24412, CP2-24413, CP4-24415 is 60%. The ratio is the portion of future premiums, which the company expects to return as benefits when averaged over all people with these policies.

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



Underwritten by  
Mutual of Omaha Insurance Company

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