

Simple & Direct

With the diagnosis of a covered condition comes the reality of medical bills, time off for treatments, monies 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.



Underwritten by
Mutual of Omaha Insurance Company

Critical AdvantageSM Portfolio

Designed With Your Recovery in Mind

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



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 CA: CP1-24777, CP2-24778, CP4-24780; in FL: CP1-24433, CP2-24434, CP4-24436; in ID: CP1-24341, CP2-24342, CP4-24344; in NC: CP1-24808, CP2-24809, CP4-24811; in OK: CP1-24310, CP2-24311, CP4-24313; in PA: CP1-24416, CP2-24417, CP4-24419; in TX: CP1-24286, CP2-24287, CP4-24289; in WA: CP1-24319, CP2-24320, CP4-24322. Optional riders: Cancer, ONN3M, In TX, ONN3M-41, 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 resulting from service in the armed forces or auxiliary units; 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 controlled substance (except for narcotics given on the advice of a physician).



Underwritten by
Mutual of Omaha Insurance Company

The Critical AdvantageSM Portfolio

With direct payment to you, Mutual of Omaha Insurance Company's (Mutual of Omaha) Critical Advantage Portfolio 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 options that may help fill the gaps is more important than ever.

Designed with your recovery in mind, the Critical Advantage Portfolio may be a streamlined accompaniment to your existing health or disability insurance. And with three products across 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.



Product Options

- 1 Critical Illness Insurance Policy**
 For individuals looking for comprehensive coverage, a Critical Illness policy may provide some peace of mind for a variety of diagnoses.
- 2 Cancer Insurance Policy**
 Nearly 1 in 3¹ men and women will develop cancer during their lifetime, and with medical advances, more and more people survive this disease.
- 3 Heart Attack/Stroke Insurance Policy**
 Approximately every 40 seconds², an American will have a heart attack.

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 that is covered by the Critical Advantage Portfolio, 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

The Critical Advantage Portfolio 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

¹ American Cancer Society. Cancer Facts & Figures 2019

² American Heart Association, Heart Disease and Stroke Statistics, 2019

Critical Illness Insurance

- Issue Ages**
 - 18-64, 18-54 (Term)
 - Coverage Plans**
 - Individual, Single Parent, Family
 - Benefit amounts**
 - \$10,000 to \$100,000
 - Basic benefits**
 - Lump Sum Benefit Amount
 - Return of Premium (ROP) benefit on Death
 - 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 - 100%**
 - Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure
 - Covered Conditions - 25%**
 - First-ever Coronary Artery Bypass Surgery
 - First-ever Coronary Angioplasty Surgery
 - Optional Riders (additional premium applies)**
 - Cash Value
 - Intensive Care Unit

Cancer Insurance & Heart Attack/Stroke Insurance

- 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 - Cancer**
 - Internal or malignant melanoma - 100%
 - Optional Riders (additional premium applies)**
 - Heart Attack/Stroke
 - Cash Value
 - Intensive care unit
 - Covered conditions - Heart Attack/Stroke**
 - Heart Attack & stroke conditions - 100%
 - First-ever Coronary Artery Bypass Surgery - 25%
 - First-ever Coronary Angioplasty Surgery - 25%
 - Optional Riders (additional premium applies)**
 - Cancer
 - Cash Value
 - Intensive Care Unit

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