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Critical Illness Insurance

(Specified Disease Insurance in Some States*)

An unexpected critical illness can have a lasting impact on you and your family — physically, emotionally and financially.

An unexpected critical illness such as heart attack, stroke and cancer often comes without warning and may have lasting effects on you and your family. Fortunately, with all the advances in medicine today, your chances of recovering from critical illnesses like these have significantly improved. But could you recover financially?

Even if you have the best health insurance plan available, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process — time off work, travel expenses, home modifications — that may quickly deplete your savings. The financial impact of an illness is real ... and Critical Illness insurance can help.

How does it work?

A Critical Illness insurance policy (known as Specified Disease insurance in some states*) provides a lumpsum cash benefit upon the diagnosis of a critical illness. This benefit can be used to pay out-of-pocket medical expenses or help supplement your daily living expenses. It takes care of your bills so you can focus on what's most important — recovery.

How much is enough?

The amount of Critical Illness insurance you need depends on your current situation and the expenses you may incur if diagnosed with a serious illness. Consider the following:

ANTICIPATED OUT-OF-POCKET EXPENSES	
Home health care needs	$_______
Out-of-pocket medical expenses expected (deductible or out-of-pocket max)	$_______
Travel to treatment centers	$_______
Family travel	$_______
Child or adult care	$_______
Subtotal	$_______
MODIFICATIONS TO ACCOMMODATE LIFESTYLE	
Home alteration	$_______
Car modification	$_______
Other (Estimated cost associated with modifying a home and/or vehicle.)	$_______
Subtotal	$_______
INCOME	
Your lost income (due to time off work)	$_______
Lost income of a spouse or caregiver	$_______
Subtotal	$_______
TOTAL CRITICAL ILLNESS INSURANCE NEEDED	
Out-of-Pocket Expenses + Modifications + Lost Income = Total Need for Critical Illness Insurance	$_______

Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Critical Illness insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010 or state equivalent. Known as Specified Disease insurance in CT, NC and NY*. Some exclusions, limitations and reductions may apply. For a list of exclusions, limitations, and reductions, visit www.mutualofomaha.com/disclosure/critical-illness.
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