

CRITICAL ILLNESS INSURANCE



After four months of experimental treatment in a leading breast cancer specialist's program, Linda's prognosis is excellent. She's had high health care bills, because her medical insurance didn't cover experimental treatment. And she's looking forward to running her consulting company at full speed again. But Linda's going to take it easy for a few more months, just to be sure. She can afford the best medical care – and to take time away from her business. **Linda had Critical Illness insurance.**



CRITICAL ILLNESS INSURANCE...

THE COVERAGE THAT
pays
YOU FOR
living

When his father needed a liver transplant, Brad figured the fantastic adventure vacation the two of them had always talked about taking would never happen. He just wanted his dad to get better. But Brad was in for a surprise. After his father recovered, the whole family went away on the two-week adventure of a lifetime. The trip was an opportunity for them to spend time together in a way they hadn't been able to for a long time – and for Brad, a second dream come true. **Brad's father had Critical Illness insurance.**



Jack was only 39 when he had a heart attack. He needed round-the-clock care for weeks after his surgery, which brought on many expenses none of his insurance would cover. But Karen didn't have to worry about where they would get the money to pay for these things. She was able to handle the unexpected expenses, pay off their home mortgage in full and focus on how she could help Jack when he needed her. The only thing either of them had to worry about was his recovery. **Jack had Critical Illness insurance.**



For Glenn and Jana, everything's going according to plan. They both have rewarding, lucrative careers. They both have lots of interests. They're both paying off student loans. They both contribute to investment and savings goals. They both want a house of their own, and a family, someday. And they both want to make sure the future they have planned is protected from the financial threat critical illness poses. **Both Glenn and Jana have Critical Illness insurance.**

These stories portray situations our customers have faced or could face. They do not represent actual people.

Nearly all of us know someone who understands first-hand the challenges a critical illness poses.

A friend who was diagnosed with cancer ... a co-worker who had a heart attack ... a loved one who suffered a stroke. And while the odds of surviving a critical illness have never been better, survival has a price.

Medical treatment has never been more advanced, but it's also never been more expensive. Patients today may receive better care, but they often experience financial hardship because of the many expenses their insurance doesn't cover. Expenses like:

- Child care
- Time away from work (possibly for spouse as well)
- Domestic help like cooking, cleaning, laundry and lawn maintenance
- Necessary home modifications
- Transportation and lodging costs to seek the best treatment



In the past, people have had to come up with the money to cover expenses like these on their own. Traditional products like major medical and disability insurance, while important, aren't designed to meet needs like these. Critical Illness insurance is.

Critical Illness insurance pays an up-front cash benefit upon diagnosis (as defined by the policy) of a covered critical illness. And best of all, how you use the money is completely up to you. Pay off your mortgage ... hire some help around the house ... take your family on vacation so you can spend some time together. Whatever you feel is most important. You decide.

Your Mutual of Omaha representative can help you determine how much Critical Illness insurance you need. By keeping our promises, we can help you keep yours.

Did You Know that in the U.S. ...

Every 26 seconds, someone suffers a coronary event.¹

Every 45 seconds, someone suffers a stroke.¹

About 1.3 million new cancer cases are expected to be diagnosed in 2004.²

¹2004 Heart and Stroke Statistical Update, American Heart Association

²2004 Cancer Facts and Figures, American Cancer Society

Plan highlights

Critical Illness insurance provides an up-front cash payout when you need it most — upon diagnosis (as defined by the policy) of some of the most costly illnesses and conditions people face. The money is yours to spend however you wish.

CRITICAL ILLNESS INSURANCE PAYS 100% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:

Heart Attack (myocardial infarction) when your:

- Heart's blood supply is blocked;
- Heart has permanent tissue death and scarring; and
- Diagnosis is based on new changes on your electrocardiogram (ECG or EKG) and blood tests

Life-Threatening Cancer when your cancer is:

- Malignant; and
- Growing uncontrollably outside its original area invading normal tissue

Stroke when:

- A blood vessel ruptures in the brain; or
- A blood clot blocks blood flow through the brain; and
- Effects of the neurological injury last for at least 30 days

Alzheimer's Disease when your neurologist diagnoses you with the advanced stage of Alzheimer's in which you:

- Require permanent daily supervision; and
- Cannot do three or more activities of daily living by yourself

Major Organ Transplant when:

- There is clinical evidence of major organ failure;
- Your malfunctioning organ(s) or tissue must be replaced with a suitable donor's organ(s) or tissue; and
- You are registered with the United Network of Organ Sharing (UNOS)

Also pays 100% of your maximum benefit for:

- Multiple Sclerosis
- Paralysis
- Kidney failure
- Blindness
- Deafness

CRITICAL ILLNESS INSURANCE PAYS 25% OF YOUR MAXIMUM BENEFIT AMOUNT FOR THE FOLLOWING ILLNESSES AND CONDITIONS:

First-Ever Coronary Artery Bypass Surgery when a cardiothoracic surgeon:

- Places a healthy artery and/or vein segment(s) around your blocked artery(ies)

First-Ever Coronary Angioplasty when a cardiologist:

- Opens your blocked or narrowing artery(ies) with a balloon or other device to restore normal blood flow

First Carcinoma in Situ when your cancer tumor is:

- Malignant; and
- Located only in its original part of the body (hasn't spread)

RETURN OF PREMIUM

You will receive the lump-sum benefits upon diagnosis (as defined by the policy), or if you die while this coverage is in force, your beneficiary or your estate will receive either (a) all paid premiums less benefits received* or (b) nothing, if the benefits paid are equal to or greater than the premiums paid.

* Except when the policy is reinstated — read the policy for an explanation.

OPTIONAL BENEFITS

Association Marketing Benefit — Members of approved, endorsed associations may be eligible to receive an additional benefit that covers hospital confinement at no additional cost.

- \$50 per day for inpatient confinement for up to a lifetime maximum of 25 days

Disability Income — Pays you 5 percent of the rider's benefit every six months for the first 5 years and a lump sum after that when you:

- Become totally disabled from sickness or injury not covered under the Critical Illness policy; and
- Qualify for Social Security disability benefits

Accidental Death and Dismemberment — Pays when you lose your hand, foot or life in a covered accident.

30-DAY RIGHT TO EXAMINE

You will have 30 days after you receive your policy to return it to your agent or us. The premium paid will be refunded and the policy will be void.

The Facts About Your Plan

Your Critical Illness insurance pays a lump - sum benefit upon diagnosis of a critical illness or condition as defined by the policy.

If a portion of the Maximum Benefit Amount is paid under the policy, the maximum benefit amount will be reduced by the amount paid, and the premium will be adjusted accordingly. You will be notified of the new Maximum Benefit Amount and new premium.

If benefits are paid under certain attached riders, if applicable, the Maximum Benefit Amount under the policy will also be reduced by the rider benefits paid, and the premium for the policy will be adjusted accordingly. You will be notified of the new maximum benefit amount and new premium.

In no event will the payment(s) for any critical illness insured condition(s) exceed the Maximum Benefit Amount then in force.

Receipt of critical illness benefits may affect eligibility for Medicaid or other government benefits and entitlements.

Guaranteed Renewable — The policy will be renewed as long as the premiums are paid on time, or during the 31-day grace period, until the Maximum Benefit Amount is paid.

Grace Period — The policy remains in force during the 31-day grace period that follows the premium due date. If a claim is filed during the grace period, it will be paid in accordance with all other policy provisions. The Company reserves the right to deduct the amount of premium due from the proceeds of a claim paid during the grace period.

Premium Changes — Your premium will not change during the first policy year except as indicated above and in the policy, under the Critical Illness Benefits section. On or after the first policy anniversary, your premium may change when the same change is made on all policies of this form issued to persons of the same rate classification in your state.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Termination — The policy will end on the earliest of the following: (a) the date we receive written request to end the policy; (b) the date of your death; (c) the premium due date, if sufficient premium has not been paid before the end of the grace period; (d) the date the maximum benefit amount is paid; or (e) the date the policy terminates as set forth under the Special Limitations for Life-Threatening Cancer and First Carcinoma in Situ section of the policy.

Exceptions and Limitations — The policy does not cover loss caused by: (a) intentionally self - inflicted injury, while sane or insane; (b) drug addiction; (c) alcoholism; (d) committing or attempting to commit a felony; (e) loss resulting from, or service in the armed forces or auxiliary units; (f) while engaging in an illegal occupation; or (g) participating in a riot or insurrection.

The policy will cover only the following skin cancers: (1) invasive malignant melanoma in the dermis or deeper, and (2) skin

malignancies that have become Life-Threatening Cancers, as described in the policy, under the Definitions section.

No benefits are payable for any medical conditions or surgical treatments other than the critical illness insured conditions defined in the policy.

If the first diagnosis of Life-Threatening Cancer occurs within the first 30 days after the Policy Effective Date or within the first 10 days after the last Reinstatement Date, Mutual of Omaha will pay 10% of the Maximum Benefit.

If the first diagnosis of First Carcinoma in Situ occurs within the first 30 days after the Policy Effective Date or within the first 10 days after the last Reinstatement Date, Mutual of Omaha will pay 2.5% of the Maximum Benefit.

Mutual of Omaha will then terminate the policy and any rider(s) and return any premiums paid since either the Policy Effective Date or the last Reinstatement Date, whichever is later.

Reinstatement — If the premium due is not paid before the end of the grace period, the policy will end as of the premium due date. If we later accept the premium and do not require an application for reinstatement, that payment will put the policy back in force. If we require an application for reinstatement, the policy will be placed in force once the application is approved. Unless we have previously sent you written notice of disapproval, the policy will be reinstated on the 45th day after the date of application.

A reinstated policy will cover only loss from a critical illness insured condition that results from a first diagnosis after the date of reinstatement. In all other respects, the insured, the owner (if the owner is other than the Insured), and we have the same rights under the policy as were in effect before the lapse. A new 10-day waiting period after the reinstatement date will apply for Life-Threatening Cancer and First Carcinoma in Situ under the Special Limitations for Life-Threatening Cancer and First Carcinoma in Situ section of the policy.

Change of Coverage at Age 65 — The Maximum Benefit Amount will be reduced by 50% at age 65.

If a portion of the Maximum Benefit Amount is paid under the policy, the maximum benefit amount will be reduced by the amount paid, and the premium will be adjusted accordingly. You will be notified of the new Maximum Benefit Amount and new premium.

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations, see the policy and outline of coverage. For costs and complete details of coverage, call or write your representative. The policy sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company. PLEASE READ THE POLICY CAREFULLY.

Questions? Contact us by calling your Mutual of Omaha representative, writing Mutual of Omaha Insurance Company at the address on the back of this brochure, or visiting mutualofomaha.com.



Begin today.



Critical Illness insurance underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, Nebraska 68175
mutualofomaha.com



MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



PLEASE READ YOUR POLICY CAREFULLY

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions and limitations see the policy. For costs and complete details of coverage, call or write your representative. Your policy sets forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

Policy Forms CI-19655/CI1-19656. Rider Forms 0HA2M, 0HA5M and 0HA6M.