

Good news

The survival rates for all three illnesses are increasing. But treatment comes at a cost – and those costs are increasing as well. How would you and your family pay bills if diagnosed with one of these illnesses?

This insurance can help you manage those expenses and preserve your savings.

••••• Being prepared •••••

You may have more freedom in treating your illness, without worrying about expenses.

Protect yourself by applying for insurance coverage, getting regular screenings, looking for signs that lead to early detection, and recognizing the symptoms.



Issue ages

18-89 (age last birthday)

Coverage

Individual, individual and spouse/domestic partner, individual and child(ren), and family. Same lump sum benefit amount for each covered person. Children (18-26) and divorced spouses/domestic partners can convert to an individual policy without underwriting or proof of insurability.

This brochure is an illustration for Cancer Plus and Heart Attack or Stroke Plus insurance policies and is not a contract of insurance. For complete details of all provisions or benefits, please read your Outline of Coverage and policy carefully.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Continental Life Insurance Company of Brentwood, Tennessee, and its affiliates (Aetna).

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Limitations and exclusions

Cancer

We will not pay for losses resulting from, or expenses of:

1. Intentional self-inflicted injury or sickness;
2. Use of drugs or intoxicants unless taken under the direction of a physician;
3. Being exposed to a declared or undeclared war, or any act of declared or undeclared war.

The following illnesses, conditions, diseases and injuries are excluded:

1. Skin cancer, other than malignant melanoma;
2. Premalignant conditions or conditions with malignant potential;
3. Any diseases or illnesses other than cancer, even though other such diseases or illnesses may have been complicated, aggravated or be directly or indirectly affected or caused by cancer.

Heart attack or stroke

We will not pay for losses resulting from, or expenses of:

1. Suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness;
2. Use of drugs or intoxicants unless taken under the direction of a physician;
3. Commission of or attempted commission of a felony or, to which a contributing cause was the insured person being engaged in an illegal occupation;
4. Voluntary participation in any riot or civil insurrection;
5. Being exposed to a declared or undeclared war, or any act of declared or undeclared war;
6. Balloon angioplasty procedure; laser relief or other like procedure; or
7. Practicing for or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is received.

The following illnesses, conditions, diseases and injuries are excluded:

1. Transient Ischemic Attack (TIA);
2. Brain damage due to accident or injury, infection, vasculitis, inflammatory disease, or demyelinating process;
3. Vascular disease affecting the eye or optic nerve;
4. Vertebrobasilar insufficiencies;
5. Incidental findings on imaging studies;
6. Ischemic disorders of the vestibular system;
7. Disease or injury involving the cardiovascular system other than a heart attack;
8. A cardiac arrest that is not caused by a heart attack; or
9. Any diseases or illnesses other than heart attack or stroke even though other such diseases or illnesses may have been complicated, aggravated or be directly or indirectly affected or caused by heart attack or stroke.

Reference Outline of Coverage and policy for complete details.

Protection SeriesSM – Cancer and Heart Attack or Stroke Plus Insurance Plans



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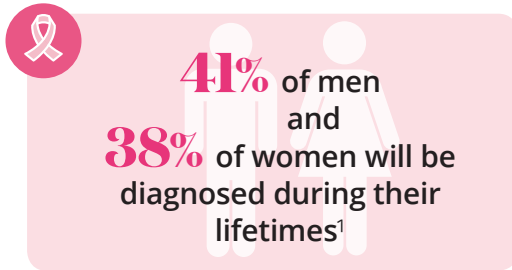
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The real risks

Anyone at any time can be diagnosed with **cancer**, **heart attack**, or **stroke**. Even those who lead a healthy lifestyle run the risk of being diagnosed with one or more of these illnesses. No one likes to think about the possibilities. But the risks are very real.

Cancer

Second most common cause of death¹



Heart attack

Number one cause of death for both women and men².



Stroke

Third leading cause of death in women and fifth in men⁴



Sources:

¹American Cancer Society, Cancer Facts & Figures 2017, cancer.org

²American Heart Association, American Stroke Association, Heart Disease and Stroke Statistics 2018 At-A-Glance

³Centers for Disease Control and Prevention, Heart Disease Facts 2017, cdc.gov

⁴National Stroke Association, 2017 Facts, stroke.org

Our solutions for protection– your choice of plans

A lump sum benefit is paid directly to you or someone you designate, regardless of any other health insurance coverage. You can choose a cancer plan or a heart attack/stroke plan or one of each, with different benefit amounts.

Cancer and Heart Attack or Stroke Plus Plans

Cancer Insurance

If diagnosed with cancer or carcinoma in situ, this policy will pay 100% of the selected benefit amount – from \$5,000 to \$75,000 (in \$5,000 increments). You choose the amount that is right for you.

You can use this money to help pay medical costs or any other expenses. Only one cancer benefit will be paid for each insured person under this policy.

Cancer Insurance with Recurrence Benefit

If diagnosed with cancer or carcinoma in situ, this policy will pay 100% of the selected benefit amount – from \$5,000 to \$75,000 (in \$5,000 increments).

And if you want to be covered in case the cancer returns, the recurrence benefit is payable as long as medical advice or treatment has not been received for at least two years from the date of the last cancer diagnosis. The recurrence benefit will pay a percentage of the selected benefit amount (not to exceed an additional 100%).

| Period without medical advice or treatment and recurrence | Percentage of benefit amount payable |
|---|--------------------------------------|
| Less than 2 years | 0% |
| 2 years to less than 5 years | 25% |
| 5 years to less than 7 years | 50% |
| 7 years to less than 9 years | 75% |
| 9 years or more | 100% |

[Reference Outline of Coverage and policy for complete details.](#)

Heart Attack or Stroke Insurance

If diagnosed with a heart attack or stroke, this policy will pay 100% of the selected benefit amount – from \$5,000 to \$75,000 (in \$5,000 increments). You choose the amount that is right for you.

You can use this money to help pay medical costs or any other expenses. Only one heart attack or stroke benefit will be paid for each insured person under this policy.

Heart Attack or Stroke Insurance with Recurrence Benefit

If diagnosed with a heart attack or stroke, this policy will pay 100% of the selected benefit amount – from \$5,000 to \$75,000 (in \$5,000 increments).

And if you want to be covered in case of a subsequent heart attack or stroke, the recurrence benefit is payable as long as at least two years have passed since the date of the last heart attack or stroke. The recurrence benefit will pay a percentage of the selected benefit amount (not to exceed an additional 100%).

| Period since prior diagnosis and recurrence | Percentage of benefit amount payable |
|---|--------------------------------------|
| Less than 2 years | 0% |
| 2 years to less than 5 years | 25% |
| 5 years to less than 7 years | 50% |
| 7 years to less than 9 years | 75% |
| 9 years or more | 100% |