



Optional Insurance (for you or your whole family). Supplemental coverage pays money to you and your family for Major illnesses, Accidents and Injuries...Stay healthy and get a REFUND!

In addition to injuries, there are many other things that can affect your income.

- ▶ **Cancer** (Affects 1 out of 2 men and 1 out of 3 women)
- ▶ **Heart Attack or Stroke** (Every 29 seconds someone suffers from a heart attack)
- ▶ **Other Hospitalization** (1 in 8 people will be hospitalized THIS YEAR)

What makes coverage with Globe Life Family Heritage different?:

- ▶ Pays **CASH directly to you** (remember health insurance pays doctor bills only).
- ▶ Pays in addition to sick pay, disability or any other coverage you have (even if primary insurance is through your spouse).
- ▶ Designed to help out with lost income and the indirect costs not covered by health insurance: co-payments, travel expenses, housing costs, etc.
- ▶ Covers everyone in your family 24 hours a day, at work or at home, and whether you can work or not.
- ▶ Premiums are **AFFORDABLE** (starting at \$10/week). Rates DO NOT increase with age or claims.

CLAIM PAYOUT EXAMPLES:

CANCERCARE PLUS Cancer + Hospital ICU

Diagnosis: **\$6,000**
 10 days hospital (@ \$800/day): **\$8,000**
 30 chemo treatments (@ \$480/ treatment): **\$14,400**
 Surgery: **\$12,500**
 Travel: **\$5,500**

**TOTAL PAID TO PATIENT:
\$46,400**

CARDIACARE PLUS – Heart/Stroke + ICU

Diagnosis: **\$6,000**
 6 days hospital (@\$800/day): **\$4,800**
 Surgery: **\$6,720**
 Ambulance: **\$1,400**
 2 days ICU (@ \$1800/day): **\$3,600**

**TOTAL PAID TO PATIENT:
\$22,320**

INJURCARE PLUS 24-hour coverage + ICU

Initial Hospitalization: **\$3200 + 7 days hospital (@\$800/day): \$8,800**
 2 days in ICU (@ \$1800/ day): **\$3,600**
 Broken Leg: **\$10,000**
 5 Physical therapy sessions @ \$200/ ea): **\$1,000**
 Ambulance: **\$1,400**

**TOTAL PAID TO PATIENT:
\$27,800**

All policies offer 100% return of premiums paid, less any claims filed.

LOCAL AGENT INFORMATION:



"Had it not been for our Family Heritage policy, we would've lost all that we had worked for. You never know what's in store for tomorrow. With this policy, we were able to not just survive, but thrive during the biggest storm of our lives." - Sarah B. (Total claim payout: \$33,000)

"I thought our policies would be a great way to save money; I never dreamed we would actually use them. When our twins were born severely prematurely, however, their 3-month NICU stay was covered by both our hospital indemnity plan and our ICU coverage on our cancer plan. Words can't describe what a blessing it was to not have to worry about money and be able to focus completely on our children and their health and survival." -Michelle H. (Total claim payout: \$72,000)

"We are pleased with our Family Heritage insurance program. This policy has allowed us to collect a return on our premiums. We are retired and on a fixed income. It is truly a blessing for us to get something back. Thank you so much!" - Shirley J. (Total premium returned: \$18,000)

ABOUT US:

- ▶ Globe Life Family Heritage Division was founded in 1989
- ▶ Headquartered in Cleveland, OH, with executive offices in McKinney, TX
- ▶ A track record of growth year over year with \$1.3 billion in assets (12/18)
- ▶ Globe Life Family Heritage has earned an "A+" (Superior) Financial Strength Rating from A.M. Best Company, an independent industry insurance analyst since 1899
- ▶ Globe Life Family Heritage has earned an "A+" rating from the Better Business Bureau (BBB)
- ▶ Globe Life Family Heritage is a 2019 Steve Award Winner for Sales & Customer Service
- ▶ Globe Life Family Heritage Division is a wholly owned subsidiary of Globe Life Inc. (NYSE: GL)
 - Globe Life Inc. is a member of the S&P 500 Index
 - Globe Life Inc. is ranked #591 on the 2018 Fortune 1000 list.
 - \$3.6 billion of life and health premium in force (as of 8/31/19)
 - \$192 billion of life insurance coverage in force (as of 8/31/19)
 - The Globe Life companies have more policyholders than any other life insurance company in the country*

OUR MISSION:

To help provide financial security and peace of mind to families when the unexpected occurs.