



Life Happens, We Can HELP!

100% Return of Premium Supplemental Policies
- money back guarantee minus any claims paid -

*** ATTENTION ALL EMPLOYEES!! ***

Full-time, Part-time & Temp workers are all eligible

These plans work with or without health insurance, and are designed to pay THOUSANDS of dollars to YOU in the event of an emergency

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 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.

Examples of Claim Payouts

INJURCARE PLUS
24-hour coverage + ICU

- Initial Hospitalization: **\$3,200**
- 5 days hospital (@ \$800/day): **\$4,000**
- Broken Leg: **\$10,000**
- 6 Physical Therapy Sessions (@ \$200/each): **\$1,200**
- Ambulance: **\$1,200**

TOTAL PAID TO PATIENT=
\$19,600

CANCERCARE PLUS
Cancer + Hospital ICU

- Diagnosis: **\$6,000**
- 10 days hospital (@ \$800/day): **\$8,000**
- Surgery: **\$16,000**
- 30 Chemo treatments (@ \$480/treatment): **\$14,400**
- Travel: **\$5,500**

TOTAL PAID TO PATIENT=
\$49,900

CARDIACARE PLUS -
Heart/Stroke + ICU

- Diagnosis: **\$6,000**
- 6 days hospital (@ \$800/day): **\$4,800**
- Surgery: **\$8,000**
- Ambulance: **\$1,200**
- 2 days ICU: **\$3,200**

TOTAL PAID TO PATIENT=
\$23,200

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