

Return of Premium

You are paid if you have claims or if you stay well!

We **REFUND YOUR PREMIUMS**, less any claims paid, after twenty (20) years.

If all covered adults pass away for any reason before 20 years, we immediately **REFUND YOUR PREMIUM**, less any claims paid!

One of three things could happen in the future:

	#1	#2	#3
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	- 0 -	- 5,000	- 65,000
Refund	\$20,000	\$15,000	- 0 -



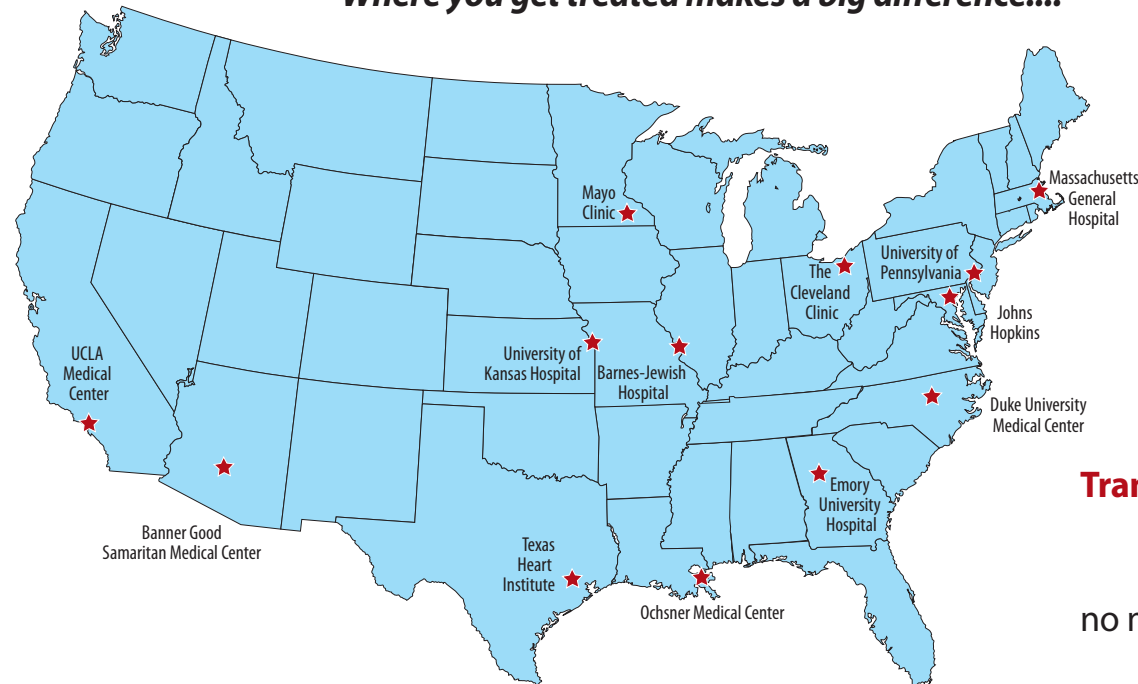
CardiaCare Plus Series 5

HEART & STROKE INSURANCE

FAMILY HERITAGE
Life Insurance Company Of America



Where you get treated makes a big difference....



U.S. News and World Report's top ranked Cardiology and Heart Surgery Hospitals in the United States.

Family Heritage's **Transportation Benefits** help you get the best care in America — no matter where you live.

Limitations and Exclusions

- Persons with a history of heart disease, heart attack or stroke prior to the coverage effective date or within 30 days thereafter will not be covered.
- This plan only covers loss due to heart disease, heart attack or stroke. The First Occurrence benefit is not paid for heart disease.
- Benefits are not payable for any day of hospitalization unless the day of hospitalization is the direct result of heart disease, heart attack or stroke.
- Benefits paid for any one person will not exceed the maximum benefits shown regardless of the number or types of heart disease, heart attacks or strokes.

The benefits described in this brochure are contained in Group Policy Form H4GPOLIL and Certificate Form H4GCERIL

This brochure is not an insurance contract. The certificate explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your certificate carefully.

FAMILY HERITAGE

P.O. Box 470608, Cleveland, Ohio 44147 (440) 922-5222

www.familyheritagelife.com



Every 34 seconds someone will suffer a **heart attack**; a **stroke** about every 40 seconds.



Heart Attacks are the **leading cause of death** of Americans.



Often undetected, **congenital heart defects** affect approximately **40,000 infants**, triple that of childhood cancers.



Strokes are the third leading **cause of death** in the United States.



Nearly **1 million Americans** will suffer a heart attack this year.

Risk Factors Include...

- Heredity
- Increasing Age
- High Cholesterol
- Tobacco
- High Blood Pressure
- Physical Inactivity
- Stress
- Diet
- Diabetes

Heart Disease, Heart Attacks and Strokes are expensive...



...in the United States, total costs exceed \$286 billion.

Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **INDIRECT COSTS** that their **HEALTH INSURANCE DOESN'T COVER.**

Two Types of COSTS:

DIRECT:

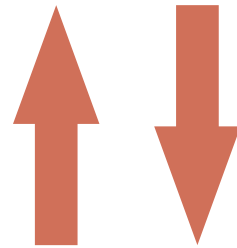
- Doctor Bills
- Hospital Charges
- Medical Expenses



INDIRECT:

What health insurance DOES NOT cover:

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel to get the Best Treatment
- In-Home Care
- Child Care



While your expenses go **UP**, your income and savings often go **DOWN**, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

Many families choose to protect their future with...



CardiaCare Plus Series 5

- Pays benefits directly to you — you decide how to spend them
- Pays in addition to any other insurance you own
- Your coverage is **continuously renewable** for life
- Your benefits are **never reduced**
- Premiums don't increase with age or due to claims
- This plan **has no cap** on the amount of benefits you receive or the number of claims you can have

CardiaCare Plus Series 5 Benefits (3 Levels of Coverage Available)

Benefits paid for Heart Disease, Heart Attack or Stroke unless otherwise noted

	ELITE	PREFERRED	STANDARD
First Occurrence (Paid once per covered person) • Paid upon confirmed diagnosis of heart attack or stroke	\$3,000	\$2,000	\$1,000
Hospitalization (Includes U.S. Government Hospitals) • For each day	\$450	\$300	\$150
Ambulance (Includes air ambulance) • Each trip (two one-way trips per hospitalization) charges up to	\$600	\$400	\$200
Surgery & Anesthesia • For each inpatient or outpatient surgery we will pay • We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to (This is paid in addition to the Hospitalization Benefit)	\$600 \$15,000	\$400 \$10,000	\$200 \$5,000
Physical Therapy • Each day of physical therapy by a registered Physiotherapist • Payable for the same the number of days you are hospitalized (up to 30 days per hospitalization)	\$90	\$60	\$30
Healthy Heart Benefit • We pay for the following tests per calendar year, based on the schedule in your certificate, up to a maximum of • (Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan) • For one Cholesterol Screening performed within the first 12 months after your certificate effective date, we will pay per insured	\$150 \$90	\$100 \$60	\$50 \$30
Transportation Benefit • For travel over 80 miles one way from home for covered services, we will pay... • Round trip charges for your plane, train or bus up to • For each mile by personal auto	\$3,000 \$.60	\$2,000 \$.40	\$1,000 \$.20
Family Member Transportation • When you use the Transportation Benefit and an immediate family member travels more than 80 miles one way from their home to be with you, we will pay... • Round trip charges for plane, train or bus up to • For each mile by personal auto (If a covered child uses the Transportation Benefit, we will pay this benefit for both parents. The automobile mileage is not payable when the family member travels with you.)	\$3,000 \$.60	\$2,000 \$.40	\$1,000 \$.20
Family Member Lodging • For each day, up to 60 days, a member of your immediate family requires lodging while you are hospitalized more than 80 miles one way from your home, we will pay charges up to	\$150	\$100	\$50
Heart Transplant (Paid once per insured) • Charges for a human heart transplant up to	\$150,000	\$100,000	\$50,000