

Critical Illness Plus* Insurance

A critical illness can create a critical financial burden

A major health emergency such as a heart attack can be stressful enough. But the bills associated with it could threaten your financial security far into the future.



Could You Afford It?

Sample Costs for 3-day Hospital Stay for ¹ :		
Heart Attack:	Stroke:	Lung Cancer:
\$6,334 (Rochester, NY)	\$8,298 (New York, NY)	\$11,128 (Albany, NY)

These are hospitalization costs only. Treatments, surgery, tests and physician services must be added. And while health insurance may pay for the bulk of medical expenses, there could be deductibles, co-pays, out-of-network charges, rehab, follow-up visits and travel costs ... not to mention lost income.

If your medical and other expenses reached **\$25,000**, **\$50,000** or **\$100,000**, could you afford it?

Protect Your Financial Security with Critical Illness Plus

Protect your financial security if you experience heart attack, cancer or stroke, with Critical Illness Plus, an individual limited benefit health insurance policy. It pays a lump sum if you are diagnosed with a covered condition. It's money you can use for *anything* you need, with coverage available from \$10,000 to \$100,000.

The benefit could help protect your hard-earned savings and retirement accounts by supplementing income to pay for daily expenses, childcare, home services, or other costs not covered by traditional health insurance.

It's Easy: Answer a few questions. Complete an application. Get a policy decision in 5 minutes or less.

Get a Quote: Ask for a *no-obligation* quote based on your gender, age, tobacco use, state and coverage.

Sample Quotes: A 50-year old, non-tobacco user in New York would pay:

	Male	Female
\$25,000 coverage:	\$65.30/month	\$49.43/month
\$50,000 coverage:	\$126.09/month	\$94.37/month

* Critical Illness Plus is the marketing name for specified disease insurance in New York and critical illness insurance in all other states.

¹ Source: www.healthcarebluebook.com, accessed July 2, 2018. Fair Value cost estimates are those determined to be a reasonable amount patients would expect to be charged for that service or treatment in that city and state.

Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

Prepare for an unexpected major medical event now to help avoid potential financial burden for years to come. Talk to your financial representative today about Critical Illness Plus.

Critical Illness Plus insurance does not replace the need for health insurance. Clients must qualify for insurance products.

Critical Illness Plus is a limited benefit health insurance policy issued and guaranteed by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except AK, ME, MA and NY, and National Integrity Life Insurance Company, Greenwich, NY, operating in ME, NH, NY and VT. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

This Critical Illness Plus insurance policy, as well as available riders if elected, contain exclusions, limitations and terms for keeping it in force. Critical illness/specified disease coverage is not comprehensive health insurance coverage (often referred to as major medical coverage). It does not meet the requirements of minimum essential coverage as defined by federal law. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Limited Benefit Health Insurance policy series 0907-80, 0907-80-U, 1707-80 NJ and 1603-80 NIL NY.

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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