



## A stay in the intensive care unit can be financially overwhelming...

**INDIVIDUAL LIMITED BENEFIT INTENSIVE CARE POLICY, ALL BENEFITS ARE SUBJECT TO THE EXCLUSIONS AND LIMITATIONS LISTED ON PAGE 2**

BASE 1	STANDARD 2	Intensive Care Unit Benefit – No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an Intensive Care Unit, we will pay...</p> <p>You or your spouse .....</p> <p>Your covered child .....</p> <p>An Intensive Care Unit (ICU) is a specifically designated facility of the hospital which:</p> <ul style="list-style-type: none"> <li>• Provides the highest level care (as determined based on the billing rate charged by the hospital);</li> <li>• Is restricted to those patients who are critically ill or injured;</li> <li>• Is separate and apart from other hospital areas;</li> <li>• Is permanently equipped with special life-saving equipment for the care of the critically ill or injured; and</li> <li>• Is listed as an Intensive Care Unit in the current edition of the American Hospital Association Guide or be eligible to be listed therein. <p>"Intensive Care Unit (ICU)" will also include a Coronary Care Unit (CCU), Pediatric Intensive Care Unit (PICU) or Neonatal Intensive Care Unit (NICU) when meeting the above conditions</p> </li></ul>	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	Vehicular Accident – No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an ICU, due to a vehicular accident, we will pay an additional...</p> <p>You or your spouse .....</p> <p>Your covered child .....</p> <p>A Vehicular Accident is one that results from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. It does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.</p>	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	Step Down Unit Benefit – No Lifetime Limits	PREFERRED 4	ELITE 8
\$150 \$75	\$300 \$150	<p>For each day, up to 30 days, of hospitalization in a Step Down Unit for any reason, we will pay...</p> <p>You or your spouse.....</p> <p>Your covered child.....</p> <p>A Step Down Unit is part of an Intensive Care Unit (ICU), Coronary Care Unit (CCU), Pediatric Intensive Care Unit (PICU) or Neonatal Intensive Care Unit (NICU) where the patient is charged less than the highest level care. A Step Down Unit may also be referred to as a progressive care unit, an intermediate care unit, or a sub-acute care unit.</p>	\$600 \$300	\$1,200 \$600
BASE 1	STANDARD 2	Ambulance Benefits – No Lifetime Limits	PREFERRED 4	ELITE 8
\$100 \$250	\$200 \$500	<p>For Ambulance transportation per hospitalization in an ICU or Step Down Unit, we will pay...</p> <p>Surface Ambulance .....</p> <p>Air Ambulance .....</p>	\$400 \$1,000	\$800 \$2,000
BASE 1	STANDARD 2	Accidental Death Benefit	PREFERRED 4	ELITE 8
\$2,500 \$1,250	\$5,000 \$2,500	<p>If you are injured in an accident and the injury causes death less than 180 days after the accident, we will pay...</p> <p>You or your spouse .....</p> <p>Your covered child .....</p>	\$10,000 \$5,000	\$20,000 \$10,000

# Our Commitments to You...

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your coverage is **GUARANTEED RENEWABLE** for life — only you can cancel.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Subject to the pre-existing condition exclusion, your benefits **BEGIN IMMEDIATELY** on your effective date.

*Our policy makes sense even if you never file a claim!*

## Issue Age 65 & Under

### Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after 25 years!
- If all covered adults pass away for any reason before this policy has been in force for 25 years, we will **RETURN YOUR PREMIUM**, less any claims paid!

## Issue Age 66 to 75

### Survivor Benefit

If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM**<sup>†</sup>, less any claims paid!

<sup>†</sup>up to \$16,000 for Elite 8 – \$8,000 for Preferred 4 – \$4,000 for Standard 2 – \$2,000 for Base 1

**SPECIAL DISCLOSURE:** FOR PERSONS WHO ARE NAMED ON THE APPLICATION AS HAVING A PREVIOUSLY DIAGNOSED OR TREATED STROKE OR HEART CONDITION, **BENEFITS WILL NOT BE PAID** FOR A HEART/STROKE RELATED ICU OR STEP DOWN UNIT HOSPITALIZATION AND WILL BE LIMITED TO **ONLY 7 DAYS** FOR ICU OR STEP DOWN UNIT HOSPITALIZATIONS FOR ANY OTHER SICKNESS, DISEASE OR ACCIDENT.

### Exclusions

- This policy does not pay benefits for any accident, sickness or disease contributed to, caused by or resulting from:
  - A hospitalization or loss which began before your effective date
  - Injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity
  - Committing or attempting to commit suicide
  - Committing or attempting to commit a felony.

### Limitations

- Benefits will not be paid for loss incurred during the 12-month period following the coverage effective date for any pre-existing condition. A pre-existing condition is any sickness, illness, disease, injury or condition (including those diagnosed before birth) which was diagnosed by a physician or for which you received treatment or consulted a physician within the 12-month period prior to your effective date.
- Children born within 10 months of the policy effective date will not be covered for any period of ICU or Step Down Unit hospitalization that occurs or begins during the first 30 days of that child's life.
- The Vehicular Accident Benefit is not payable for hospitalizations in a Step Down Unit.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series I12POL-OR. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.



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**A+ (Superior)**  
 Financial Strength Rating (as of 7/19)\*

\*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company