

GoldenCare - Critical Illness Product Comparison Grid

	GUARANTEE TRUST LIFE Critical Cash	MUTUAL OF OMAHA Critical Advantage: Critical Illness	MUTUAL OF OMAHA Critical Advantage: New Beginnings	AMERICAN GENERAL Critical Care Plus
AM Best Rating	B+	A+	A+	A
Issue Ages	Ages 18-84 (Dependents to Age 18)	(Lifetime) Ages 18-64 (Term) Ages 18-54	(Lifetime) Ages 18-89 (Term) Ages 18-54	Ages 18-64 (Non-nicotine) Ages 18-59 (Nicotine users, 10year plan)
Market Niche	Benefits paid Monthly OR as a Lump Sum upon diagnosis of covered critical illnesses. Separate selections for Facilities* to allow better customization for clients' needs.	Lump sum payment Return of Premium upon death. Lump sum benefit paid upon diagnosis, making it a streamlined accompaniment to existing health or disability insurance. The lump sum can be used any way the insured chooses.	Pays a lump-sum benefit upon diagnosis of a covered critical illness, which can help the insured replace lost income while out of work, continue paying ongoing expenses, traveling to receive treatment, and more!	Pays a lump-sum benefit upon diagnosis of one of numerous conditions most likely to cause major lifestyle changes.
Conditions Covered at 100%	Plan A (Alzheimer's Disease, Kidney Failure, Major Organ Transplant, Paralysis, Coma, Cancer, Cancer In-Situ, Heart Attack, Coronary Artery Bypass Surgery, Stroke), Plan B (No Heart Attack, Coronary Artery Bypass Surgery, Stroke coverage), Plan C (No Cancer, Cancer In-Situ coverage)	Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure	Cancer-Only, Heart Attack & Stroke-Only, or full Cancer, Heart Attack & Stroke	Invasive Cancer, Coma, Heart Attack, Stroke, Kidney (renal) Failure, Severe Burns, Paralysis ¹ , Loss of Sight/Speech/Hearing, Occupational HIV (medical professionals only), Loss of Independent Living
Conditions Covered at 25%	N/A	First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty Surgery	First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty Surgery	In-Situ Cancer, Coronary Artery Bypass, Major Organ Transplant
Benefit Options	Base & NH Monthly Benefit: \$500-\$5,500 <i>(In \$250 increments)*</i>	\$10,000 to \$100,000 <i>(in \$1,000 increments)</i>	\$10,000 to \$100,000 <i>(in \$10,000 increments)</i>	\$10,000 to \$500,000 <i>(\$150,000 if the Benefit Extension Rider "BER" is elected)</i>
Policy Term	6, 12, 18 or 24 months <i>Reduced Benefit Period for illnesses with shorter recovery times</i>	10, 15, 20 or 30 Years, or Lifetime	10, 15, 20 or 30 Years, or Lifetime	10, 15, 20 or 30 Years, or Lifetime
Policy Reductions	N/A No benefit reduction based on age.	N/A No benefit reduction based on age.	On the ICU [†] rider only	The 10, 15, 20 & 30-year coverage periods provide 100% critical illness coverage to age 70 or to term expiration (whichever comes first). Lifetime coverage periods to age 70
Optional Riders	Restoration of Benefits (built-in), Return of Premium Death Benefit (Less Claims Paid) <i>* Total Monthly Benefits may not exceed \$6,000. ie: If Monthly Base Benefit is \$2,000, Nursing Home Monthly Benefit may not exceed \$4,000</i>	Intensive Care Unit Rider Cash Value Rider (both available only on Lifetime coverage)	Cancer rider (on HA&S coverage) Heart Attack & Stroke rider (on Cancer coverage) Intensive Care Unit Rider, Cash Value Rider (both available only on Lifetime coverage) <i>† The ICU daily room indemnity benefit reduces to 50% at age 65 (or five years after the issue date if insured is 60+ at issue)</i>	Medical Professional HIV Rider, AD&D Benefit Rider, Benefit Extension Rider "BER"
State Availability (Benefits & Options may vary by state)	All States Except: CA, CO, CT, FL, GA, LA, MA, NH, NY, OH, PA, RI, UT, VA, VT	All States Except: AZ, CA, MT, WA	All States Except: AZ, CA, MT, WA	All States Except: CT, MA, NJ, NY, WA