

GoldenCare - Critical Illness Product Comparison Grid

	GUARANTEE TRUST LIFE Critical Cash	MUTUAL OF OMAHA Critical Advantage: Critical Illness	MUTUAL OF OMAHA Critical Advantage: CHS	WASHINGTON NATIONAL Active Care
AM Best Rating	A-	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 18-74
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!	A unique 'combination plan' which includes coverage from some of the most popular supplemental health plans. Lump-sum payments up to \$100,000 for major critical illnesses, fully customizable to work for every group and client!
Covered Conditions	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	Cancer, Heart Attack & Stroke, Critical Conditions (Alzheimer's disease, deafness, diabetes complications, renal failure, hospital stays) Hospital (wellness visits, accidents and sickness) Accident (accidental death, dismemberment, injuries and emergency room visits)
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	Carcinoma In-Situ, Breast Cancer, Angioplasty, Stent, TIA, Permanent Deafness, End-Stage Renal Failure
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>	\$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$60,000, \$70,000 or \$100,000
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	
Policy Reductions	N/A No benefit reduction based on age.	N/A No benefit reduction based on age.	On the ICU [†] rider only	
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>	Cash Value Rider, Return of Premium Option, Hospital Indemnity Rider, Radiation & Chemotherapy Upgrade <i>(if cancer coverage is selected)</i> , Accidental Death & Dismemberment
State Availability (Benefits & Options may vary by state)	All States Except: CA, CT, FL, GA, LA, MA, NH NY, OH, PA, RI, UT, VA, VT	All States Except: MT, NH	All States Except: MT, NH	All States Except: CT, NJ, NY, VA, WA