

Not Contracted Yet? Call us today to boost YOUR sales! **800-842-7799**marketing@goldencareusa.com | www.goldencareagent.com

AN INTEGRITY COMPANY

## WELCOME!

Thank you for joining us!

For audio, use your computer's speakers, OR dial in using the number on your screen.

## Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

Introducing Active Care from Washington National

## Who is Washington National?

- Washington National was founded in 1911
- Wholly owned subsidiary of CNO Financial
- CNO holding company
- AM Best A excellent carrier
- 4.2 million policy holders
- \$4.4 billion in annual revenue
- \$35 billion in assets under management
- 437% Risk Based Capital
- 1 of 3 brand named carriers





## Who is Washington National?

- Washington National
- AM Best A excellent carrier
- 1 million direct policyholders
- More than 26,000 groups
- Licensed in 49 states (supplemental health in 47)
- \$635 million in annualized revenue
- \$4.6 billion in assets
- \$3.4 billion in reserves
- RBC 508%
- S&P 400 mid cap
- Forbes top 50 Most Trustworthy Companies





## **Why Washington National?**

- Service Orientation
- Only need to know 3 people in company for all service
- Market flexibility
- Direct and Payroll sales
- Senior market important to company. 7 Sr. Market products
- Product differentiation
- Active Care, Hospital Assure and Accident are differentiators in markets
- Return of premium differentiator in supplemental health Technology
- OneSource- application tool for all markets





## **Washington National product portfolio**

- Cancer
- Accident
- Heart/stroke
- Hospital indemnity
- Critical illness
- Full supplemental solution (Active Care)

- Worksite universal life
- Group critical illness, Cancer, Accident
- Group short-term disability
- Whole life (final expense)







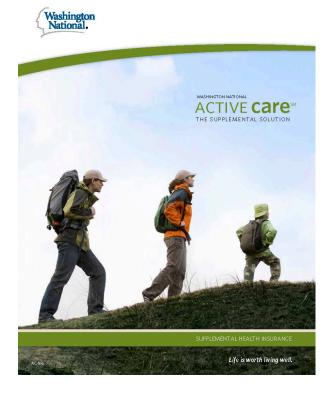
#### What is ACTIVE Care<sup>™</sup>?

- This product is a solution for gaps in coverage that exist in high-deductible major medical plans even after health care reform (ACA).
- Have you ever had a client ask, "Do you have one policy that features the best benefits of your other policies in one policy?"
- If you combined some of the best features of our Lump Sum Critical Illness, Indemnity Cancer, Accident, Hospital Indemnity and throw in some new benefits .. You get Active Care!





## **Washington National Active Care**



- 17 critical illnesses
- 14 types of accidental injuries
- 7 other important categories
- Lump-sum benefits up to \$100,000
- Simple underwriting
- Guaranteed renewable
- Quick turnaround times
  - New business
- Cash Value and Return of Benefit riders







## Why buy ACTIVE care<sup>™</sup>?

For agent information only. This material should not be distributed to the public or used in any solicitation.



ACTIVE Care<sup>SM</sup>
THE SUPPLEMENTAL SOLUTION



## Why buy ACTIVE Care<sup>™</sup>?

- Half of men and third of women will be diagnosed with cancer at some point in their lifetime.<sup>1</sup>
- More than 112 million Americans will be diagnosed in their lifetime
  - According to the American Cancer Society, 61% of cost are out of pocket
- Nearly 1.3 million people suffer a heart attack every year in the U.S.<sup>2</sup>
  - 50% will survive
- There are more than 5 million stroke victims alive today
- A critical illness is diagnosed every 8 seconds

<sup>1</sup>American Cancer Society, Cancer Facts & Figures 2012; <sup>2</sup>"Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association," Circulation; <sup>3</sup>National Safety Council, Injury Facts, 2012 Edition; <sup>4</sup>"Health, United States, 2011," U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, DHHS Publication No. 2012-1232, May 2012, p. 125.





## Why buy ACTIVE Care<sup>™</sup>?

- Nearly 38 million people receive medical attention for an injury each year.<sup>3</sup>
- Accidental injuries, cancer and heart disease are the nation's top three causes of death among people aged 25 to 44.<sup>4</sup>
- 82% of accidental injury costs are out of pocket
- Every second a disabling injury occurs in America
- Average cost of hospital confinement is \$1,149 and the average stay is 5 days
- 45% of healthcare costs are tied to hospital stays.

<sup>1</sup>American Cancer Society, Cancer Facts & Figures 2012; <sup>2</sup>"Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association," Circulation; <sup>3</sup>National Safety Council, Injury Facts, 2012 Edition; <sup>4</sup>"Health, United States, 2011," U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, DHHS Publication No. 2012-1232, May 2012, p. 125.







## Why sell ACTIVE Care<sup>™</sup>?

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ACTIVE Care<sup>SM</sup>
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## Why sell Washington National ACTIVE Care?

- 75 benefits in single plan design!
- 18–85 issue age
  - Coverage is guaranteed renewable for life.
  - -Benefits will not decrease.
- Modularized plan design allowing your clients to:
  - Pick their plan by price point
  - -Pick a design that suits their underwriting needs
- Simplified issue- you will know if your app will be issued
- We only look back 5 years for major health conditions!
  - -No MIB's, No PHI, No tests!
  - No family history questions





## Why sell Washington National ACTIVE Care?

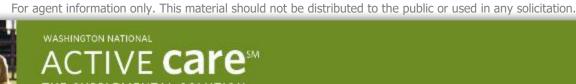
- Blended lump sum benefits and indemnity benefits in one design
  - Additional benefits help create a complete supplemental solution without reducing lump-sum benefits
  - Indemnity benefits pay on top of Lump Sum benefits
  - Lifetime usability!
- Built-in recurrence benefits
- All benefits apply to every covered member of the family
- Benefits never before offered by us cover Alzheimer's disease and complications due to Diabetes





## Why sell Washington National ACTIVE Care?

- Benefits are payable when the insured is healthy (i.e., wellness benefits).
- HIP benefits are available wherever treatment is needed: Hospitals, Doctors office ICU or skilled nursing facilities.
  - More flexible than traditional HIP policies
- Coverage is available for accidental injuries—from accidental death to doctor office visits.
  - No coordination of benefits
  - No underwriting on Accident module
- Can sell Hospital Indemnity rider to age 85
- Can sell Accident rider to age 85





## **Policy Features and Benefits**







#### **Cancer with recurrence**

- Lump-sum benefit
  - -\$5,000 to \$100,000
  - Payable upon the first diagnosis of cancer
- Carcinoma in-situ benefit\*
  - -25% of the lump-sum coverage
  - Payable in cash when the diagnosis of carcinoma in-situ
- Skin cancer benefit- \$300
  - Payable one time when an insured is diagnosed with melanoma or non-melanoma skin cancer

Benefit note: If a partial benefit is received within one category and the insured is diagnosed with an additional condition or prescribed a procedure, the insured will receive the benefit for that condition or procedure, up to 100% of that category's lump-sum benefit.





#### **Cancer with recurrence**

- Annual care benefit \$75
  - Provides benefits after lump sum payment when an insured is under the continued care of a physician for a cancer diagnosis
- Cancer hospital stays benefit- \$300 per day
  - Provides a daily inpatient hospital confinement benefit for up to 3 days.
    - The benefit is calculated based on the number of days the hospital charges for room and board.
    - A "day" is a 24-hour period.
    - The benefit is limited to 3 periods of confinement per calendar year and a lifetime maximum of \$15,000.







#### **Radiation and chemotherapy Rider**

- Radiation \$200 per day
  - Offsets for radiation treatment up to \$5,000 per year with no lifetime maximum
- Injected chemotherapy
  - Offsets for injected chemotherapy treatment up to \$5,000 per year with no lifetime maximum
- Oral chemotherapy \$300 per month
  - Offsets for oral chemotherapy for up to 36 months
  - Pays on top of any other radiation/chemo benefit





#### **Heart and stroke with recurrence**

- Heart and stroke lump-sum benefit
  - \$5,000 to \$100,000
- Coronary artery bypass benefit\*
  - 50% of the lump-sum coverage
- Angioplasty benefit\*
  - 25% of the lump-sum coverage
- Stent benefit\*
  - 25% of the lump-sum coverage
- Transient ischemic attack benefit\* (TIA)
  - 25% of the lump-sum coverage

\*Benefit





#### **Heart and stroke with recurrence**

- Heart and stroke hospital stays benefit- \$300 per day
  - Provides a daily inpatient hospital confinement benefit for up to 3 days.
  - A day is 24 hours
  - \$15,000 lifetime maximum
- Annual care benefit \$75
  - Provides benefits after lump sum payment when an insured is under the continued care of a physician for a Heart Attack or Stroke diagnosis



#### Recurrence benefit on cancer and heart/stroke

- Pays for any subsequent diagnosis of cancer or heart/stroke based on the coverage selected if:
- -The recurrence of the covered condition is diagnosed more than 12 months after any previous diagnosis
- No treatment was required or received treatment during the 12 months between diagnoses
- -Treatment does not include maintenance medications and follow-up visits to a physician
- Builds to 50% of lump-sum coverage

< 1 year	Year 1	Year 2	Year 3	Year 4	Year 5+
0	10%	20%	30%	40%	50%





#### **Critical conditions rider**

Pays in addition to lump sum Cancer or Heart – Stroke

- •Major organ transplant benefit
  - −100% of the lump-sum coverage
  - -Payable when an insured requires a heart, kidney, liver, lung or bone-marrow transplant
- Paralysis benefit (permanent)
  - −100% of the lump-sum coverage
- Coma benefit
  - −100% of the lump-sum coverage
  - -Payable when an insured has been in a coma for 30 days
  - -Does not include medically induced comas





#### **Critical conditions**

- Blindness benefit
  - −100% of the lump-sum coverage
- Diabetic amputation benefit
  - -50% of the lump-sum coverage
  - -Payable when an insured requires an amputation above the ankle due to diabetes
  - -Limited to one payment





#### **Critical conditions**

- Alzheimer's disease benefit\*
  - -50% of the lump-sum coverage
- Deafness benefit.
  - -25% of the lump-sum coverage
  - -Payable when an insured is diagnosed with permanent deafness
  - -Limited to one payment

\*Benefit note: If a partial benefit is received within one category and the insured is diagnosed with an additional condition or prescribed a procedure, the insured will receive the benefit for that condition or procedure, up to 100% of that category's lump-sum benefit.





#### **Critical conditions**

- End-stage renal failure benefit\*
  - -25% of the lump-sum coverage
- Hospital stay benefit
  - -Provides a daily inpatient hospital confinement benefit for up to 3 days.
    - The benefit is calculated based on the number of days the hospital charges for room and board.
    - A "day" is a 24-hour period.
    - The benefit is limited to 3 periods of confinement per calendar year and a lifetime maximum of \$15,000.

\*Benefit note: If a partial benefit is received within one category and the insured is diagnosed with an additional condition or prescribed a procedure, the insured will receive the benefit for that condition or procedure, up to 100% of that category's lump-sum benefit.





#### **Hospital indemnity and Wellness Rider**

Inpatient hospital benefit

- \$200 Per day when the insured is confined a regular hospital room
- \$400 Per day when the insured is confined in an ICU or sub-acute ICU
- Payable for up to 3 days of inpatient hospital confinement
- •Limited to 3 periods of confinement per calendar year and a lifetime maximum of \$15,000
- Pregnancy can be covered once the 24 month waiting period expires
- •Payable in addition to the "hospital stays" benefit in the cancer and/or heart and stroke coverage to help cover:
  - -Wellness and doctor office visits
  - -Outpatient surgeries
  - Hospital and ICU stays
  - -Short-term care stays





#### **Accident Rider**

Accidental Death and Dismemberment

- Accidental Death \$50,000
  - Common carrier, vehicle or pedestrian pays same
- Dismemberment range from \$1,000 to \$25,000 depending on injury

#### **Fractures**

- Range from \$200 to \$1,200 depending on fracture
- For example: Hip or thigh= \$1,200
- Leg = \$800
- Forearm = \$600
- Shoulder = \$500
- Benefits for insured, spouse and child are the same (family plan)





#### **Accident Rider**

- Dislocation- Diagnosed and treated within 90 days
  - Range from \$200 to \$1,000
  - For example: Hip = \$1,000
  - Knee = \$800
  - Wrist = \$300
  - Surgical and non-surgical both provide benefit
- Joint replacement
- •Hip, knee or shoulder = \$5,000
- •Laceration- injury repaired with sutures within 72 hours
  - \$100





#### **Accident Rider**

- Injuries requiring surgery
  - -\$100 to \$300

**Covered Events:** 

- -Ruptured disc, torn cartilage, hernia
  - Benefit increases in second year without injury
- •Burns are covered if they are 2<sup>nd</sup> or 3<sup>rd</sup> degree
  - -Treated within 72 hours
  - -\$500 same benefit for family
- Emergency care: Emergency room or urgent care
  - -\$250 per accident per family member
- Physicians office benefit will pay for 2 visits at \$30 per visit
- •Benefits will not coordinate with other Washington National policies





#### **Accident Rider**

- Must meet definition of accident:
  - A sudden unintentional injury
  - -Two parts to the definition:
    - An unintentional act, such as a fall
    - That results in a covered injury
- Clearly describe the accident on our claim form
- Examples:
  - Moving furniture
  - Going down the stairs





#### **Cash Value rider**

- Cash Value maturity benefit
  - This benefit is paid when the policy and this rider are kept in force until the maturity date.
  - After each maturity date, a new Cash Value period begins automatically.
- Cash Value surrender benefit
  - Beginning with the sixth year of a Cash Value period and before the maturity date, this benefit is paid if the insured:
  - Surrenders both the policy and this rider;
  - Cancels the policy or allows it to terminate; or
  - Dies and (for family coverage) the spouse does not continue the policy.
  - In the event of death, the benefit is paid to the spouse or estate.





#### **Return of Premium rider**

- Return of Premium period
  - The period of time from the rider effective date to the first maturity date.
  - After each maturity date, the policy automatically begins a new Return of Premium period.
  - Based on the policyholder's age at the beginning of a Return of Premium period, the length of the period is:
    - Beginning at age ≤55: 20 years
    - Beginning at age 56–65: the number of years from the beginning of the ROP period to the first anniversary after the policyholder turns 75
    - Beginning at age ≥66: 10 years





## **Washington National – Sales Support**

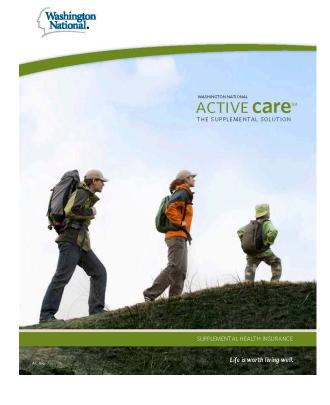
#### **Your Dedicated Sales Support Team:**

- Mark Warnock Dir. Sales, South
- 317-817-4010 direct 317-796-5652 cell <u>mark.warnock@washingtonnational.com</u>
- Shane Wilson Territory Mgr. 317-817-2371 <u>shane.wilson@washingtonnational.com</u>
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## **Washington National Active Care**



- 17 critical illnesses
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# Thank you for your business!









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## Thank you for joining us today!

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