



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

Why GoldenCare?

WELCOME!

Thank you for joining us!

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

- 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

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WASHINGTON NATIONAL
ACTIVE careSM
THE SUPPLEMENTAL SOLUTION



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

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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

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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)

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What is ACTIVE careSM?

- 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!

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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

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Why buy ACTIVE careSM?

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Why buy ACTIVE careSM?

- Half of men and third of women will be diagnosed with cancer at some point in their lifetime.¹
- 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.²
 - 50% will survive
- There are more than 5 million stroke victims alive today
- A critical illness is diagnosed every 8 seconds

¹American Cancer Society, Cancer Facts & Figures 2012; ²Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association, "Circulation"; ³National Safety Council, Injury Facts, 2012 Edition; ⁴"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.

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Why buy ACTIVE careSM?

- Nearly 38 million people receive medical attention for an injury each year.³
- Accidental injuries, cancer and heart disease are the nation's top three causes of death among people aged 25 to 44.⁴
- 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.

¹American Cancer Society, Cancer Facts & Figures 2012; ²Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association, "Circulation"; ³National Safety Council, Injury Facts, 2012 Edition; ⁴"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.

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Why sell ACTIVE careSM?

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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

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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

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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

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Policy Features and Benefits

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ACTIVE careSM 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.

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ACTIVE careSM Benefits

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.

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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%

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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.

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ACTIVE careSM Benefits

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.

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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)

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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 2nd or 3rd 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

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ACTIVE careSM Benefits

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

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ACTIVE careSM Benefits

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.

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ACTIVE careSM Benefits

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

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Washington National – Sales Support

Your Dedicated Sales Support Team:

- Mark Warnock Dir. Sales, South
317-817-4010 direct 317-796-5652 cell
mark.warnock@washingtonnational.com
- Shane Wilson Territory Mgr. 317-817-2371
shane.wilson@washingtonnational.com
- Paloma Escalante 317-817-6963
paloma.escalante@washingtonnational.com

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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
- Quick turnaround times
 - New business
 - Claims
- Cash Value and Return of Benefit riders

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*For attending, we will send the CE Voucher, copy
of these presentation slides, and more!*

Watch your inbox for our email!

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
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