



When considering ways to help **protect yourself, your family, and your future**, which of these concerns you most?

## Cancer

which affects 1 out of every 3 men and women.<sup>1</sup>

## Heart Attack & Stroke

where every 40 seconds someone has a heart attack.<sup>2</sup>

## Accidents & Injuries

when 90% of injuries happen “off the job” — with no Worker’s Compensation.<sup>3</sup>

ICU

<sup>1</sup>American Cancer Society, 2019 Facts & Figures

<sup>2</sup>American Heart Association 2019 Heart & Stroke Statistical Update

<sup>3</sup>National Safety Council, Injury Facts, 2017 Edition

# The National Safety Council says...

**ACCIDENTS** are the leading cause of death for all Americans

between the ages of

**1 AND 44**



This year there will be **19** accidental deaths and **5,390** disabling injuries every hour.

- Accidents are the **#1 cause of death for children** in the United States.
- More than **8.3 million** children and teenagers are **treated in emergency rooms** each year.
- 9 out of 10 **accidental injuries** occur off the job.
- The average **economic impact** of an accident is **\$6,700** per household.

Approximately  
**30 million**  
Americans will be  
medically treated  
for an accidental  
injury this year.

Every **3** minutes,  
an injury-related  
accident or death  
occurs.

# Risk Factors...

-  **WORK**
-  **HOME**
-  **SCHOOL**
-  **TRAVEL**
-  **SLIPS & FALLS**
-  **POISON**
-  **DROWNING**
-  **FIRE OR BURN**
-  **SPORTS**

The good news is understanding  
these risk factors can increase  
your chances of avoiding injury.

However, if it happens,  
**the bad news is...**

**ACCIDENTS** are expensive.

The overall yearly cost for accidents in the United States exceeds



## DIRECT

This is what your health insurance and Medicare may cover:

- Doctor
- Hospital
- Medical Charges

**\$208 billion**

**ACCIDENTS** have **2** types of costs:

**\$827 billion**

## INDIRECT

This is what your health insurance **MAY NOT** cover.

**?** What examples of **indirect costs** are you aware of?



# Indirect Costs

## Lost Income & Savings

Time off work for the patient, family, and friends

## Living Expenses

(continue even when you are injured)

- Housing costs
- Utilities
- Auto costs
- Food

## Insurance Limitations

- Co-payments
- In-home care
- Medications
- Outpatient services
- Deductibles
- Uncovered charges

## Out-of-Pocket Expenses

- Travel
- Lodging
- Food
- Child care

**EXPENSES**  
usually go up!



**INCOME**

stays the same or goes down.

? When do most people find out about these **indirect costs**?

? Which of these **indirect costs** would affect your family most?

There are several ways people try to meet the Indirect Costs of **Accidental Injury** and **Death**

## SAVINGS

- Investments
- College funds
- Retirement funds



## SELLING ASSETS

- Home and property
- Cars
- Personal items

The Best Choice is

## SUPPLEMENTAL COVERAGE

### Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life  
Family Heritage Division  
developed...

# INJURCARE

Can pay benefits  
**DIRECTLY TO YOU!**

**Health Insurance**  
pays doctors and  
hospitals to keep them  
in business.



**We pay YOU...**  
to keep your family in  
business.



- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.

There are many reasons  
people choose **Globe Life**  
**Family Heritage Division...**



**Simple**



**Affordable**



**Easy Decision**

The hardest part of my job is catching up with families  
If you like it... let's get you enrolled. If not... just say, "No."  
*Let me know one way or the other...*

**SERVICE**

**STRENGTH**

**SECURITY**



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company





INFORMATION RELEASE AUTHORIZATION

July 16, 2019
CHRISTINA R. LEHANE
NEW ULM, TX 78950

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$8,800.00 Coverage Type: Accident
Agent Name: Daniel Lehane County: Austin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: [Handwritten Signature] Date: 8/8/19

Comments : I am so grateful to Family Heritage. I fell and broke my pelvis. Although I have health insurance through Medicare and all of the Medicare supplements (A,B,D,&G), there were still so many unexpected out of pocket expenses my health insurance did not cover. For example, we had travel expenses, parking expenses, etcetera, and my daughter had to take several days off to help me. Health insurance doesnt cover my family members time off of work and I could not have done anything without their help. Health insurance doesn't cover any of my other out of pocket expenses. The money Family Heritage sent me was a Godsend and I will always be grateful to Family Heritage for being there for me financially during this very scary and insecure time. With out them I would have had to use my retirement savings to pay these expenses. (If necessary, please continue on the other side.)

This Authorization may be revoked by written request to Family Heritage, except to the extent that Family Heritage has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Family Heritage will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through July 16, 2021

Approved
MK

BASE 1	STANDARD 2	CancerCare Plus Series 6 – Benefits	PREFERRED 4	ELITE 8
\$750 \$150	\$1,500 \$300	<b>First Occurrence</b> (Paid once per insured). Paid upon confirmed diagnosis of: <ul style="list-style-type: none"> <li>Internal Cancer</li> <li>Skin Cancer</li> </ul>	\$3,000 \$600	\$6,000 \$1,200
\$100	\$200	<b>Hospitalization</b> (No Lifetime Limits) <ul style="list-style-type: none"> <li>For each day for covered cancer treatments, includes U.S. government hospitals</li> </ul>	\$400	\$800
\$150	\$300	<b>Ambulance</b> (No Lifetime Limits) (Includes air ambulance) <ul style="list-style-type: none"> <li>Each trip (two one-way trips per hospitalization)</li> </ul>	\$600	\$1,200
\$25	\$50	<b>Hospice Service</b> <ul style="list-style-type: none"> <li>For each day of Hospice Service up to 180 days</li> </ul>	\$100	\$200
\$60– \$3,000	\$120– \$6,000	<b>Surgery &amp; Anesthesia</b> (No Lifetime Limits) <ul style="list-style-type: none"> <li>For each surgery based on the schedule in your policy, from</li> </ul>	\$240– \$12,000	\$480– \$24,000
\$250	\$500	<b>Second Surgical Opinion</b> (No Lifetime Limits) <ul style="list-style-type: none"> <li>For a second opinion concerning cancer surgery</li> </ul>	\$1,000	\$2,000
\$150	\$300	<b>Reconstructive Breast Surgery</b> (Lifetime Maximum of 2 surgeries per Insured) <ul style="list-style-type: none"> <li>Following a mastectomy</li> </ul>	\$600	\$1,200
\$3,750	\$7,500	<b>Leukemia Bone Marrow Transplant</b> (Lifetime Maximum per Insured) <ul style="list-style-type: none"> <li>For a Bone Marrow Transplant from one person to another for the treatment of leukemia (Not paid for autologous bone marrow transplants for the implantation of artificial or synthetic bone marrow or for stem cell transplants)</li> </ul>	\$15,000	\$30,000
\$750	\$1,500	<b>Donor Benefit</b> (Lifetime Maximum per Insured) <ul style="list-style-type: none"> <li>For insured who donates stem cells to a person receiving a transplant for cancer treatment</li> </ul>	\$3,000	\$6,000
\$60	\$120	<b>Radiation &amp; Chemotherapy</b> (No Lifetime Limits) <ul style="list-style-type: none"> <li>For the delivery of radiation or chemotherapy treatment, each day</li> </ul>	\$240	\$480
\$60	\$120	<b>Radiation Planning</b> (Lifetime Maximum of up to 5 sessions per Insured) <ul style="list-style-type: none"> <li>For radiation planning, each day</li> </ul>	\$240	\$480
\$50	\$100	<b>Self-Administered Chemotherapy</b> (Lifetime Maximum of 120 months per Insured) <ul style="list-style-type: none"> <li>For your prescriptions filled for self-administered chemotherapy, each month (Not paid in any month that Radiation &amp; Chemotherapy Benefit is paid)</li> </ul>	\$200	\$400
\$500	\$1,000	<b>Special Treatment</b> (Lifetime Maximum per Insured) <ul style="list-style-type: none"> <li>Charges for any of the following FDA approved treatments up to (Immunotherapy, Stem Cell Transplant, Hormone Therapy, Autologous Bone Marrow Transplant, Radioimmunotherapy and Photodynamic Therapy)</li> </ul>	\$2,000	\$4,000
\$30	\$60	<b>Wellness Benefit</b> (No Lifetime Limits, except HPV) <ul style="list-style-type: none"> <li>For the following tests per calendar year, based on the schedule in your policy, up to a max of (Mammography, Breast Ultrasound, Colonoscopy, Flexible Sigmoidoscopy, Barium Enema, HPV, Pap Smear, Sputum Cytology, Urine Cytology, Transvaginal Ultrasound, Fecal Occult Stool Specimen, CEA, CA 125 or PSA)</li> </ul>	\$120	\$240
\$2,500 \$.20	\$2,500 \$.20	<b>Patient Transportation</b> (No Lifetime Limits) <ul style="list-style-type: none"> <li>When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, Round trip charges for your plane, train, or bus up to</li> <li>For each mile by personal auto</li> </ul>	\$2,500 \$.40	\$2,500 \$.60
\$2,500 \$.20	\$2,500 \$.20	<b>Family Member Transportation</b> (If a child is hospitalized, we will pay this benefit for both parents) <ul style="list-style-type: none"> <li>For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for plane, train, or bus up to</li> <li>For each mile by personal auto</li> </ul>	\$2,500 \$.40	\$2,500 \$.60
\$25	\$50	<b>Family Member Lodging</b> <ul style="list-style-type: none"> <li>For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to</li> </ul>	\$100	\$200



INFORMATION RELEASE AUTHORIZATION

September 18, 2019
ERIN L. DOLL
GLYNDON, MN 56347

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$18,200.00 Coverage Type: Accident
Agent Name: Jennifer Rickford County: Clay

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below. In connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: Erin Doll Date: 10/10/19

Comments: Our son was born 16 weeks early and spent 4 months in the NICU. Having the Family Heritage Intensive Care policy allowed me to be off of work for his entire NICU stay. We also benefitted from our Cardiac Policy, because he required several echocardiograms during his stay. Having our policies eased our minds tremendously! Jennifer made the process very easy, and explained our benefits and helped submit our paperwork. We cannot thank you enough!!

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This Information Release Authorization may be used through September 18, 2021

Approv

Handwritten initials



# Cash Value Benefit

- Our program makes sense even if you never file a claim!
- If you are age 60 or under, we **Return Your Premium**, less any claims paid, every 25 years, or at age 75, whichever comes first!
- If you are 61 or older, we refund half your premium, less any claims paid, every ten years.
- Your Money Back Benefit begins building after only five years in the plan. The longer you keep your plan, the more your benefit will grow.
- After your money is returned, your protection continues and you can collect again!

App

## One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>



## INFORMATION RELEASE AUTHORIZATION

April 12, 2019  
LAURA L. HARNE  
BELGRADE, MT 59714

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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**Total Paid:** \$4,920.00  
**Agent Name:** Jennifer Rickford

**Coverage Type:** Accident  
**County:** Gallatin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

**Signature :** Laura L Harne **Date :** 5-21-19

**Comments :** I never imagined I'd ever have to use my Family Heritage plan. I am so glad Jennifer got me into a plan a few years ago. I dislocated my ankle and broke my fibula at roller derby practice. After I filed my paperwork I had no idea what to expect. I got a call from Jennifer and she was excited and suprised. Then I got the money in my account and holly cow. It was over double what ~~the~~ Aflac paid for the same injury. Thank you Jennifer and Family Heritage!

(If necessary, please continue on the other side.)

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**This Information Release Authorization may be used through April 12, 2021**

Approved



# The American Cancer Society says...

**CANCER** will occur in

**3** OUT OF **4**

families.



## CANCER plays no favorites:

TOP 5

1 in 3 Men	1 in 3 Women	Children
<ul style="list-style-type: none"> <li>• Prostate</li> <li>• Lung</li> <li>• Colorectal</li> <li>• Bladder</li> <li>• Melanoma of the Skin</li> </ul>	<ul style="list-style-type: none"> <li>• Breast</li> <li>• Lung</li> <li>• Colorectal</li> <li>• Uterine</li> <li>• Melanoma of the Skin</li> </ul>	<ul style="list-style-type: none"> <li>• Leukemia</li> <li>• Brain Tumors</li> <li>• Neuroblastoma</li> <li>• Wilms Tumor</li> <li>• Lymphoma</li> </ul>

This year, there will be over **1.7 million** new cancer cases.

Some cancers like **breast, prostate, & ovarian** can be hereditary; **however...**

**NEARLY HALF**  
come from the environment.

- AIR** 
- FOOD** 
- WATER** 
- WORK** 
- HOME** 

While cancer is on the rise, **the good news is...** more than **6 out of 10** people with cancer will survive!

The **bad** news is...

**CANCER** is an expensive disease.

The overall yearly cost for cancer in the United States exceeds



## DIRECT

This is what your health insurance and Medicare may cover:

- Doctor
- Hospital
- Medical Charges

**\$103 billion**

**CANCER** has 2 types of costs:

**\$123 billion**

## INDIRECT

This is what your health insurance **MAY NOT** cover.



What examples of **indirect costs** are you aware of?



# Indirect Costs

## Lost Income & Savings

Time off work for the patient, family, and friends

## Living Expenses

(continue even when you are sick)

- Housing costs
- Utilities
- Auto costs
- Food

## Insurance Limitations

- Co-payments
- In-home care
- Medications
- Outpatient services
- Deductibles
- Uncovered charges

## Out-of-Pocket Expenses

- Travel
- Lodging
- Food
- Child care

**EXPENSES**  
usually go up!



**INCOME**

stays the same or goes down.

? When do most people find out about these **indirect costs**?

? Which of these **indirect costs** would affect your family most?



INFORMATION RELEASE AUTHORIZATION

March 1, 2019
RICKEY C. FOWLER
BOWIE, TX 76230

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Total Paid: \$45,943.80
Agent Name: Collin Thomas

Coverage Type: Cancer
County:

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: Rickey Fowler Date: 03/05/19

Comments: I was very grateful to have this policy in place to help with all the extras you don't think about - hotel stay, gas back and forth, paying for an aide, deductibles, etc. Considering what it cost, it was well worth having and the bonus is that I'm still protected!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through March 1, 2021

Approved

Handwritten initials 'mk' with a checkmark

(440) 922-5151

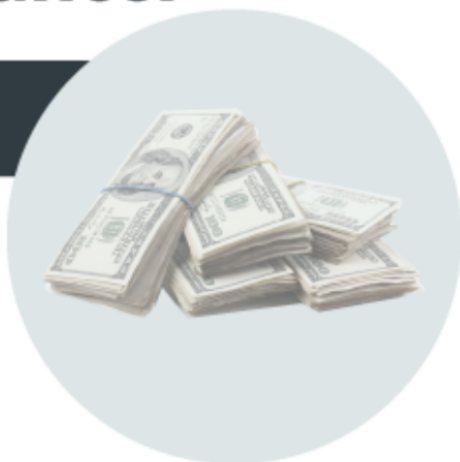
FAX: (440) 922-5152

P.O. Box 470608 - Cleveland, Ohio 44147-0608

There are several ways people try to meet the **Indirect Costs of Cancer**

## SAVINGS

- Investments
- College funds
- Retirement funds



## SELLING ASSETS

- Home and property
- Cars
- Personal items

The Best Choice is

**SUPPLEMENTAL COVERAGE**

### Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life  
Family Heritage Division  
developed...

# CANCERCARE

Can pay benefits  
**DIRECTLY TO YOU!**

**Health Insurance**  
pays doctors and  
hospitals to keep them  
in business.



**We pay YOU...**  
to keep your family in  
business.



- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.



# There are many reasons people choose **Globe Life** Family Heritage Division...



**Simple**



**Affordable**



**Easy Decision**

The hardest part of my job is catching up with families  
If you like it... let's get you enrolled. If not... just say, "No."  
*Let me know one way or the other...*

**SERVICE**



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*

**STRENGTH**



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*

**SECURITY**



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company



INFORMATION RELEASE AUTHORIZATION

July 1, 2016  
KAREN S. DEMELLO  
GREELEY, CO 80634

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$62,614.42                      Coverage Type: Cancer  
Agent Name: Jeane Meyer ~              County: Weld

*Pebbie DiRenzo*

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

*K. Demello*

Date :

*8.5.16*

Comments :

*Purchasing this policy when I became self-employed was the single smartest financial decision I've ever made. Your coverage put my disability policy to shame - they stopped paying 2 years into what is now a 9 1/2 year fight with cancer. Family Heritage has kept me out of bankruptcy and saved me from homelessness.*

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through July 1, 2018

Approved

<b>InjurCare Plus Benefits (3 Levels of Coverage Available)</b>	<b>ELITE</b>	<b>PREFERRED</b>	<b>STANDARD</b>
<b>Emergency Treatment Benefit</b> <ul style="list-style-type: none"> <li>For emergency treatment within 7 days after a covered accident, charges up to</li> <li>Payable if treatment is received in an Emergency Room or one of the following: <i>Surgical procedure, needle aspiration, tetanus shot, damaged tooth repair, treatment for poisoning, removal of foreign object from eye, second or third degree burn treatment, x-ray or digital motion x-ray, MRI or CT scan, prescription medications, antivenom therapy, laceration or puncture wound repair, cast, splint, crutches, and orthotic devices.</i></li> </ul>	<b>\$300</b>	<b>\$200</b>	<b>\$100</b>
<b>Hospital Inpatient Benefit</b> (180 days per covered accident) <ul style="list-style-type: none"> <li>For each day</li> </ul>	<b>\$450</b>	<b>\$300</b>	<b>\$150</b>
<b>Hospitalization Plus Benefit</b> (once per calendar year, per covered person) <ul style="list-style-type: none"> <li>Upon inpatient hospitalization due to a covered accident</li> </ul>	<b>\$900</b>	<b>\$600</b>	<b>\$300</b>
<b>Ambulance Benefit</b> (for a covered accident) For transportation by a licensed professional ambulance service to a hospital <ul style="list-style-type: none"> <li>Ground Ambulance, charges up to</li> <li>Air Ambulance, charges up to</li> </ul>	<b>\$600</b> <b>\$1,200</b>	<b>\$400</b> <b>\$800</b>	<b>\$200</b> <b>\$400</b>
<b>Fracture Benefit</b> (complete list of fractures and dollar amounts are shown in the policy) Pays for fractures treated by a physician within 30 days of a covered accident: <ul style="list-style-type: none"> <li>Thigh</li> <li>Lower Leg</li> <li>Wrist/Ankle</li> </ul> <i>(If more than one bone is fractured, amount paid is limited to 150% of the fracture with the largest dollar amount. Chip fractures pay 10% and Stress fractures pay 20%.)</i>	<b>\$7,500</b> <b>\$3,000</b> <b>\$2,100</b>	<b>\$5,000</b> <b>\$2,000</b> <b>\$1,400</b>	<b>\$2,500</b> <b>\$1,000</b> <b>\$700</b>
<b>Outpatient Physical Therapy Benefit</b> (up to 6 sessions per calendar year) <ul style="list-style-type: none"> <li>For each day following a covered accident, charges up to</li> </ul>	<b>\$75</b>	<b>\$50</b>	<b>\$25</b>
<b>Chiropractic Care Benefit</b> (one visit per year and one x-ray per year, per covered person) <ul style="list-style-type: none"> <li>For each visit following a covered accident</li> </ul>	<b>\$75</b>	<b>\$50</b>	<b>\$25</b>
<b>Dismemberment Benefit</b> Pays if a covered accident causes the dismemberment of a limb or loss of the use of an eye within one year: <ul style="list-style-type: none"> <li>Single</li> <li>Multiple</li> </ul> <i>(This benefit is reduced by any Fracture Benefit resulting from the same covered accident)</i>	<b>\$15,000</b> <b>\$30,000</b>	<b>\$10,000</b> <b>\$20,000</b>	<b>\$5,000</b> <b>\$10,000</b>
<b>Accidental Death Benefit</b> <ul style="list-style-type: none"> <li>Pays if you are injured in a covered accident and the injury causes you to die within 90 days after the accident <i>(This benefit is reduced by any Fracture or Dismemberment Benefit paid for the same covered accident)</i></li> </ul>	<b>\$30,000</b>	<b>\$20,000</b>	<b>\$10,000</b>
<b>Family Lodging Benefit</b> (for Single Parent, Couple, and Family policies only) <ul style="list-style-type: none"> <li>For each day, up to 60 days, of lodging for an immediate family member while you are hospitalized for treatment of a covered accident, we will pay charges up to</li> </ul>	<b>\$75</b>	<b>\$50</b>	<b>\$25</b>
<b>Family Education Benefit</b> (for Family and Single Parent policies only) <ul style="list-style-type: none"> <li>Pays when the first Accidental Death Benefit is paid for the policyowner or covered spouse for surviving children's tuition at an accredited institution of post-secondary education. Not payable for any child after that child attains the age of 25. <i>(up to \$3,000, \$2,000, or \$1,000 per calendar year, per covered child, for up to 5 covered children)</i></li> </ul>	<b>up to</b> <b>\$12,000</b>	<b>up to</b> <b>\$8,000</b>	<b>up to</b> <b>\$4,000</b>

**COVERED CHILDREN RECEIVE 50% OF THE ADULT BENEFITS SHOWN (EXCEPT FAMILY BENEFITS)**



INFORMATION RELEASE AUTHORIZATION

November 5, 2019  
SARAH M. RAY  
BURNET, TX 78611

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.


The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$42,768.00  
Agent Name: Chiyong Cho

Coverage Type: Cancer  
County: Burnet

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature:  Date: 11-11-19  
Comments: We are thankful for this policy. We would have been sunk without it. @ was in the hospital more than I was out of it. With 3 kids + normal monthly bills, this plan saved us from losing everything. I would recommend this protection to everybody.

(If necessary, please continue on the other side.)

This Authorization may be revoked by written request to Family Heritage, except to the extent that Family Heritage has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Family Heritage will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through November 5, 2021

Approved



# Cash Value Benefit

Issue age 55 & Under

- Our policy makes sense even if you never file a claim!
- **This benefit** begins building after only five years. The longer you keep the plan, the more your money will grow!
- We **Return Your Premium**, less any claims paid, after 25 years!

## One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

In addition...

- If all covered adults pass away for any reason, before your policy has been in force for 25 years, we immediately pay you a benefit equal to the premium you paid, less any claims paid!

# Survivor Benefit

Cancer: Issue age 56 to 80

ICU: Issue age 56 to 75

- Our policy makes sense even if you never file a claim!
- If all covered adults pass away for any reason while the policy is in force, we immediately pay you a benefit equal to the premium you paid, up to the stated amount below, less any claims paid!

## One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

	<b>Elite</b>	<b>Preferred</b>	<b>Standard</b>	<b>Base</b>
<b>Cancer:</b>	Up to \$32,000	Up to \$16,000	Up to \$8,000	Up to \$4,000
<b>ICU:</b>	Up to \$16,000	Up to \$8,000	Up to \$4,000	Up to \$2,000

App

In addition...

## FIRST OCCURRENCE BENEFIT

At the end of each year, for the first 10 years that your policy remains in force, we will add to your First Occurrence Internal Cancer Benefit...

<b>Elite</b>	<b>Preferred</b>	<b>Standard</b>	<b>Base</b>
\$1,200 per Year	\$600 per Year	\$300 per Year	\$150 per Year

## INFORMATION RELEASE AUTHORIZATION

March 1, 2019  
JOHN W. CLARKE  
WICHITA, KS 67226

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$48,799.20  
Agent Name: Tara Clarke

Coverage Type: Cancer  
County: Sedgwick

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : John W. Clarke Date : 3-09-19

Comments : To get the cancer policy through Family Heritage was one of the best decisions I've ever made. The fact is, it appears that most people will come down with some form of cancer these days. And when that day became reality for me, Family Heritage was there, to help in defraying the cost of diagnosis and travel; not to mention helping toward my monthly treatment costs. It's been over 5 years now and they've never missed a monthly payment. I can't thank them enough!  
(If necessary, please continue on the other side.)

This Authorization may be revoked by written request to Family Heritage, except to the extent that Family Heritage has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Family Heritage will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through March 1, 2021

Approved

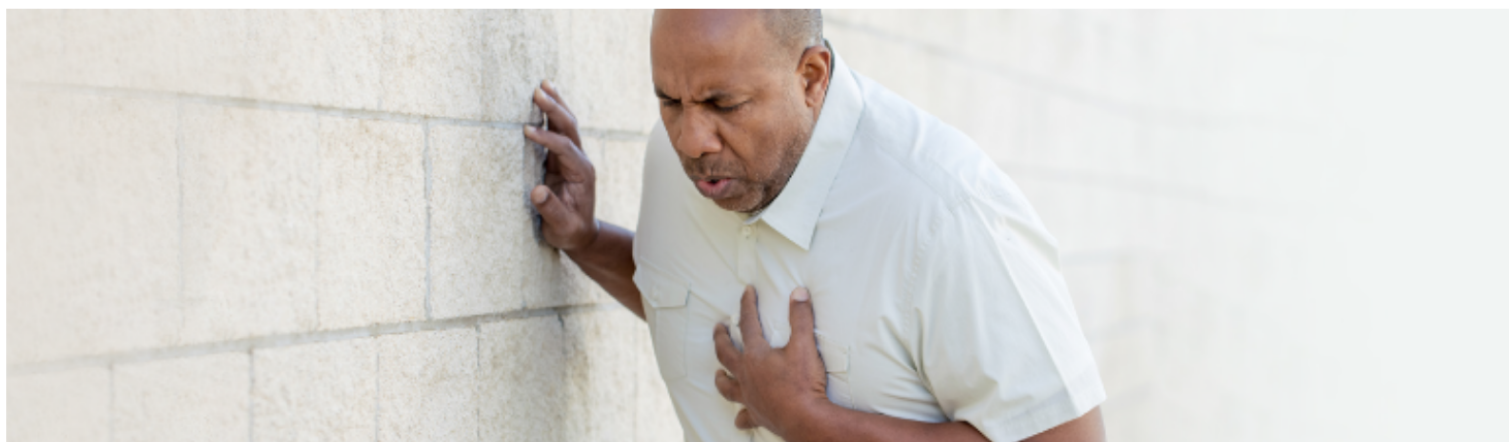


The **American Heart Association** says...

**Heart Attacks, Heart Disease, & Strokes** cause

**1** OUT OF **3**

deaths in the U.S.



## Cardiovascular Diseases:

- **Most common** cause of death among men and women.
- Every 40 seconds someone will suffer a **heart attack** or **stroke** in the U.S.
- Heart attacks are the **leading cause of death** of Americans.
- Often undetected, **congenital heart defects** affect approximately **40,000 infants** each year, triple that of childhood cancers.
- **Strokes** are the fifth leading cause of death in the U.S.
- Over **1 million Americans** will suffer a heart attack this year.



More people will die this year from Cardiovascular Disease than from **any other cause.**

**1** OUT OF **2**

Americans have at least one of these risk factors.

The good news is knowing these risk factors may increase your chances of staying healthy.

However, if it happens, **the bad news is...**

# Risk Factors...



**HEREDITY**



**INCREASING AGE**



**HIGH CHOLESTEROL**



**TOBACCO USE**



**HIGH BLOOD PRESSURE**



**PHYSICAL INACTIVITY**



**STRESS**



**DIABETES**

**Heart Disease,  
Heart Attacks,  
& Strokes** are  
expensive.

The overall yearly cost for heart  
disease in the United States exceeds



**\$351 billion**

## DIRECT

This is what your  
health insurance  
and Medicare  
may cover:

- Doctor
- Hospital
- Medical Charges



**\$214  
billion**

**\$137  
billion**

**Heart Disease** has  
**2** types of costs:

## INDIRECT

This is what your health  
insurance **MAY NOT** cover.

**?** What examples of **indirect costs** are you aware of?

# Indirect Costs

## Lost Income & Savings

Time off work for the patient, family, and friends

## Living Expenses

(continue even when you are sick)

- Housing costs
- Utilities
- Auto costs
- Food

## Insurance Limitations

- Co-payments
- In-home care
- Medications
- Outpatient services
- Deductibles
- Uncovered charges

## Out-of-Pocket Expenses

- Travel
- Lodging
- Food
- Child care

**EXPENSES**  
usually go up!



**INCOME**

stays the same or goes down.

? When do most people find out about these **indirect costs**?

? Which of these **indirect costs** would affect your family most?

# Family Heritage

## INFORMATION RELEASE AUTHORIZATION

October 15, 2019

FRANCES G. MILLER  
HARDINSBURG, KY 40143

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$11,400.00  
Agent Name: David Borum

Coverage Type: Heart  
County: Breckinridge

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: Frances G Miller Date: 10-15-19

Comments: JIMMY DID NOT HAVE A HEART ATTACK BUT IT WAS CLOSE - HE HAD 90% BLOCKAGE & 99% BLOCKAGE ON HIS LEFT. HE WAS TELLING ME "SOMETHING IS WRONG." WE WENT TO OWENSBORO & THEY SENT HIM HOME SAYING HE'D BE OK. THE VERY NEXT EVENING WE DROVE TO JEWISH AND THEY ADMITTED HIM, IMMEDIATELY. JIMMY WAS

OFF WORK 3 MONTHS. WITH OUR HOUSE PAYMENT, DEDUCTIBLES ETC, & ME HAVING TO TEMPORARILY CLOSE MY BUSINESS DOWN WITHOUT THIS INSURANCE WE WOULD HAVE BEEN IN A BIG BIND. SO THANKFUL WE HAD THIS PLAN.

Approved

MK



There are several ways people try to meet the Indirect Costs of **Heart Attack, Heart Disease, and Stroke**

## SAVINGS

- Investments
- College funds
- Retirement funds



## SELLING ASSETS

- Home and property
- Cars
- Personal items

The Best Choice is

## **SUPPLEMENTAL COVERAGE**

### Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life  
Family Heritage Division  
developed...

# CARDIACARE

Can pay benefits  
**DIRECTLY TO YOU!**

**Health Insurance**  
pays doctors and  
hospitals to keep them  
in business.



**We pay YOU...**  
to keep your family in  
business.



- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.

# There are many reasons people choose **Globe Life** Family Heritage Division...



**Simple**



**Affordable**



**Easy Decision**

The hardest part of my job is catching up with families  
If you like it... let's get you enrolled. If not... just say, "No."  
*Let me know one way or the other...*

**SERVICE**



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*

**STRENGTH**



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*

**SECURITY**



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company



INFORMATION RELEASE AUTHORIZATION

October 27, 2016
ALISON E. ROGERS
KINGSBURG, CA 93631

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$8,400.00 Coverage Type: Heart
Agent Name: Phillip Varberg County: Fresno

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: [Handwritten Signature] Date: 5/26/2017

Comments: When Phil presented these policies to me, I saw the value in them, but I was worried about the cost. What helped me find the value was the return of unused premiums at age 65. That made it worth it. Then, less than a year into the policy my wife had a stroke and we were able to use the policy. Thank God I bought them!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through October 27, 2018

Approved

[Handwritten Signature]



<b>CardiaCare Plus Series 5 Benefits (3 Levels of Coverage Available)</b> Benefits paid for Heart Disease, Heart Attack, or Stroke unless otherwise noted	<b>ELITE</b>	<b>PREFERRED</b>	<b>STANDARD</b>
<b>First Occurrence</b> <i>(Paid once per insured)</i> • Paid upon the confirmed diagnosis of heart attack or stroke	\$3,000	\$2,000	\$1,000
<b>Hospitalization</b> <i>(Includes U.S. government hospitals)</i> • For each day	\$450	\$300	\$150
<b>Ambulance</b> <i>(Includes air ambulance)</i> • Each trip (two one-way trips per hospitalization) charges up to	\$600	\$400	\$200
<b>Surgery &amp; Anesthesia</b> • For each inpatient or outpatient surgery we will pay • We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to (This is paid in addition to the Hospitalization Benefit)	\$600 \$15,000	\$400 \$10,000	\$200 \$5,000
<b>Physical Therapy</b> • Each day of physical therapy by a registered Physiotherapist • Payable for the same number of days you are hospitalized <i>(up to 30 days per hospitalization)</i>	\$90	\$60	\$30
<b>Healthy Heart Benefit</b> • We pay for the following tests per calendar year, based on the schedule in your policy, up to a maximum of <i>(Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan)</i> • For one Cholesterol Screening performed within the first 12 months after your policy effective date, we will pay per insured	\$150 \$90	\$100 \$60	\$50 \$30
<b>Transportation Benefit</b> For travel over 80 miles one way from home for covered services, we will pay... • Round trip charges for your plane, train or bus up to • For each mile by personal auto	\$3,000 \$.60	\$2,000 \$.40	\$1,000 \$.20
<b>Family Member Transportation</b> When you use the Transportation Benefit and an immediate family member travels more than 80 miles one way from their home to be with you, we will pay... • Round trip charges for plane, train or bus up to • For each mile by personal auto <i>(If a covered child is hospitalized, we will pay this benefit for both parents. The automobile mileage is not payable when the family member travels with you.)</i>	\$3,000 \$.60	\$2,000 \$.40	\$1,000 \$.20
<b>Family Member Lodging</b> • For each day, up to 60 days, a member of your immediate family requires lodging while you are hospitalized more than 80 miles one way from your home, we will pay charges up to	\$150	\$100	\$50
<b>Heart Transplant</b> <i>(Paid once per insured)</i> • For a human heart transplant	\$150,000	\$100,000	\$50,000

# FAMILY HERITAGE<sup>®</sup>

Life Insurance Company Of America

November 12, 2009

Dabbie K. McGlone  
255 Glover Lane  
South Shore, KY 41175

## INFORMATION RELEASE AUTHORIZATION

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a claim was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name : Leonard McGlone  
Coverage : Site level Heart  
Benefit Period : Oct 26, 2008 to Jul 28, 2009

Policy : 484884-1  
Total Paid : \$134,868.00  
County : Greenup

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your \_\_\_\_\_ local and advertising programs.

Signature : Dabbie McGlone Date : 11/24/09

Comments : I STRONGLY RECOMMEND THIS POLICY TO EVERYONE.  
We Both thought we did not need this  
but we took it out not knowing that my husband  
would suffer a MAJOR stroke in less than 2 months.  
This policy allowed me to be there for my husband the  
entire 11 months he was in the hospital. These funds helped  
the entire family through this crisis. You cannot imagine

(if necessary, please continue on the other side.)  
the cost to the family when dealing with such a  
long term hospital stay. Thank you Family Heritage

(440) 922-5151

FAX: (440) 922-5162

P.O. Box 470598 • Cleveland, Ohio 44147-0598

*DMC*



INFORMATION RELEASE AUTHORIZATION

November 15, 2019
DUSTIN K. THOMPSON
O FALLON, IL 62269

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$7,200.00 Coverage Type: Heart
Agent Name: Brady Faust County: Saint Clair

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : [Handwritten Signature] Date : 11/26/19

Comments : We are forever grateful for the financial assurance we have received from our sweet angels - Family Heritage. This allows us to build our support back up for our sons on time that was needed while we were in the hospital and not at work. Thank you for providing for our family while we could be where we were needed most!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through November 15, 2021

Approved

[Handwritten initials MK]

# Cash Value Benefit

Issue age 55 & Under

- Our policy makes sense even if you never file a claim!
- We **Return Your Premium**, less any claims paid, after 25 years.
- **This benefit** begins building after only five years in the plan. The longer you keep the plan, the more your money will grow!

## One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

You will get **ALL YOUR MONEY BACK**,  
less any claims paid to you!

In addition...

- If all covered adults pass away for any reason before 25 years, we immediately **Return Your Premium**, less any claims paid!



# Survivor Benefit

Issue age 56 to 75

- Our policy makes sense even if you never file a claim!
- If all covered adults pass away for any reason while the policy is in force, we immediately pay you a benefit equal to the premium you paid, up to the stated amount below, less any claims paid!

## One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$16,000	\$16,000	\$16,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$16,000</b>	<b>\$11,000</b>	<b>\$0</b>

**Elite**  
Up to \$15,000

**Preferred**  
Up to \$10,000

**Standard**  
Up to \$5,000

App

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

BASE 1	STANDARD 2	<b>Intensive Care Unit Benefit – No Lifetime Limits</b>	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an Intensive Care Unit for any reason, we will pay...</p> <p>You or your spouse .....</p> <p>Your covered child .....</p> <p>An Intensive Care Unit (ICU, CCU, PICU or NICU) 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.</li> </ul>	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	<b>Vehicular Accident – No Lifetime Limits</b>	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>This benefit is not payable for hospitalizations in a Step Down Unit.</p>	\$800 \$400	\$1,600 \$800
BASE 1	STANDARD 2	<b>Step Down Unit Benefit – No Lifetime Limits</b>	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 ICU, CCU, PICU or 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	<b>Ambulance Benefits – No Lifetime Limits</b>	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	<b>Accidental Death Benefit</b>	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 within 90 days of 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...**

- Benefits are paid **directly to you**, to use any way you see fit
- Benefits are paid **in addition** to any other insurance you have
- Claim payments are **deposited directly** to your bank account, at your option
- Coverage is **guaranteed renewable** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **live person**—all services are provided in the United States
- Premium **does not increase** with age or because of claims
- We have **never raised a rate** on an existing policyholder

### SERVICE



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*

### STRENGTH



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*

### SECURITY



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company

## Single Parent

Units	Up to 30 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$83.20	\$46.40	\$92.00	\$49.00	\$270.60	\$129.60
4	Preferred	\$46.80	\$23.20	\$75.00	\$40.00	\$185.00	\$70.00
2	Standard	\$28.60	\$11.60	\$50.00	\$31.00	\$121.20	\$40.20
1	Base	\$19.50	\$5.80				\$25.30

Units	31-35 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$97.00	\$53.60	\$92.00	\$53.00	\$295.60	\$150.60
4	Preferred	\$54.20	\$26.80	\$75.00	\$43.00	\$199.00	\$81.00
2	Standard	\$32.80	\$13.40	\$50.00	\$33.00	\$129.20	\$46.20
1	Base	\$22.10	\$6.70				\$28.80

Units	36-40 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$114.40	\$62.40	\$92.00	\$57.00	\$325.80	\$176.80
4	Preferred	\$64.00	\$31.20	\$75.00	\$46.00	\$216.20	\$95.20
2	Standard	\$38.80	\$15.60	\$50.00	\$35.00	\$139.40	\$54.40
1	Base	\$26.20	\$7.80				\$34.00

Units	41-45 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$138.80	\$73.60	\$92.00	\$65.00	\$369.20	\$212.20
4	Preferred	\$77.80	\$36.80	\$75.00	\$51.00	\$240.60	\$114.60
2	Standard	\$47.40	\$18.40	\$50.00	\$37.00	\$152.80	\$65.80
1	Base	\$32.20	\$9.20				\$41.40

Units	46-50 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$166.70	\$88.80	\$92.00	\$73.00	\$420.50	\$255.50
4	Preferred	\$93.90	\$44.40	\$75.00	\$56.00	\$269.30	\$138.30
2	Standard	\$57.50	\$22.20	\$50.00	\$39.00	\$168.70	\$79.70
1	Base	\$39.30	\$11.10				\$50.40

Units	51-55 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$206.90	\$104.00	\$101.00	\$95.00	\$506.90	\$310.90
4	Preferred	\$116.90	\$52.00	\$79.00	\$70.00	\$317.90	\$168.90
2	Standard	\$71.90	\$26.00	\$53.00	\$45.00	\$195.90	\$97.90
1	Base	\$49.40	\$13.00				\$62.40

Units	56-60	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$136.70	\$56.80	\$128.00	\$61.00	\$382.50	\$193.50
4	Preferred	\$73.10	\$28.40	\$99.00	\$44.00	\$244.50	\$101.50
2	Standard	\$41.30	\$14.20	\$66.00	\$27.00	\$148.50	\$55.50
1	Base	\$25.40	\$7.10				\$32.50

Units	61-65	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$158.30	\$69.60	\$150.00	\$76.00	\$453.90	\$227.90
4	Preferred	\$85.50	\$34.80	\$117.00	\$54.00	\$291.30	\$120.30
2	Standard	\$49.10	\$17.40	\$78.00	\$32.00	\$176.50	\$66.50
1	Base	\$30.90	\$8.70				\$39.60

Units	66-70	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$193.50	\$96.00	\$170.00	\$92.00	\$551.50	\$289.50
4	Preferred	\$104.30	\$48.00	\$136.00	\$65.00	\$353.30	\$152.30
2	Standard	\$59.70	\$24.00	\$100.00	\$38.00	\$221.70	\$83.70
1	Base	\$37.40	\$12.00				\$49.40

Units	71-75	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$247.10	\$129.60		\$123.00	\$499.70	\$376.70
4	Preferred	\$132.30	\$64.80		\$86.00	\$283.10	\$197.10
2	Standard	\$74.90	\$32.40		\$49.00	\$156.30	\$107.30
1	Base	\$46.20	\$16.20				\$62.40

Units	76-80	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$345.80			\$193.00	\$538.80	
4	Preferred	\$183.40			\$134.00	\$317.40	
2	Standard	\$102.20			\$75.00	\$177.20	
1	Base	\$61.60					

## Family

Units	Up to 30 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$120.30	\$54.40	\$117.00	\$62.00	\$353.70	\$174.70
4	Preferred	\$66.70	\$27.20	\$94.00	\$48.00	\$235.90	\$93.90
2	Standard	\$39.90	\$13.60	\$62.00	\$34.00	\$149.50	\$53.50
1	Base	\$26.50	\$6.80				\$33.30

Units	31-35 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$137.40	\$71.20	\$117.00	\$69.00	\$394.60	\$208.60
4	Preferred	\$76.60	\$35.60	\$94.00	\$53.00	\$259.20	\$112.20
2	Standard	\$46.20	\$17.80	\$62.00	\$37.00	\$163.00	\$64.00
1	Base	\$31.00	\$8.90				\$39.90

Units	36-40 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$172.20	\$89.60	\$117.00	\$80.00	\$458.80	\$261.80
4	Preferred	\$96.20	\$44.80	\$94.00	\$60.00	\$295.00	\$141.00
2	Standard	\$58.20	\$22.40	\$62.00	\$40.00	\$182.60	\$80.60
1	Base	\$39.20	\$11.20				\$50.40

Units	41-45 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$212.20	\$111.20	\$117.00	\$92.00	\$532.40	\$323.40
4	Preferred	\$118.60	\$55.60	\$94.00	\$68.00	\$336.20	\$174.20
2	Standard	\$71.80	\$27.80	\$62.00	\$44.00	\$205.60	\$99.60
1	Base	\$48.40	\$13.90				\$62.30

Units	46-50 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$253.70	\$136.00	\$117.00	\$105.00	\$611.70	\$389.70
4	Preferred	\$142.10	\$68.00	\$94.00	\$77.00	\$381.10	\$210.10
2	Standard	\$86.30	\$34.00	\$62.00	\$49.00	\$231.30	\$120.30
1	Base	\$58.40	\$17.00				\$75.40

Units	51-55 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$301.20	\$164.80	\$126.00	\$141.00	\$733.00	\$466.00
4	Preferred	\$168.00	\$82.40	\$101.00	\$100.00	\$451.40	\$250.40
2	Standard	\$101.40	\$41.20	\$69.00	\$59.00	\$270.60	\$142.60
1	Base	\$68.10	\$20.60				\$88.70

Units	56-60	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$185.90	\$78.40	\$159.00	\$83.00	\$506.30	\$264.30
4	Preferred	\$98.70	\$39.20	\$128.00	\$58.00	\$323.90	\$137.90
2	Standard	\$55.10	\$19.60	\$88.00	\$33.00	\$195.70	\$74.70
1	Base	\$33.30	\$9.80				\$43.10

Units	61-65	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$229.20	\$90.40	\$185.00	\$104.00	\$608.60	\$319.60
4	Preferred	\$122.40	\$45.20	\$149.00	\$72.00	\$388.60	\$167.60
2	Standard	\$69.00	\$22.60	\$104.00	\$40.00	\$235.60	\$91.60
1	Base	\$42.30	\$11.30				\$53.60

Units	66-70	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$275.10	\$117.60	\$233.00	\$131.00	\$756.70	\$392.70
4	Preferred	\$145.90	\$58.80	\$191.00	\$90.00	\$485.70	\$204.70
2	Standard	\$81.30	\$29.40	\$141.00	\$49.00	\$300.70	\$110.70
1	Base	\$49.00	\$14.70				\$63.70

Units	71-75	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$334.50	\$150.40		\$174.00	\$658.90	\$484.90
4	Preferred	\$176.90	\$75.20		\$119.00	\$371.10	\$252.10
2	Standard	\$98.10	\$37.60		\$64.00	\$199.70	\$135.70
1	Base	\$58.70	\$18.80				\$77.50

Units	76-80	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$399.40			\$253.00	\$652.40	
4	Preferred	\$210.60			\$172.00	\$382.60	
2	Standard	\$116.20			\$91.00	\$207.20	
1	Base	\$69.00					



## Individual

Units	Up to 30 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$75.20	\$33.60	\$75.00	\$43.00	\$226.80	\$108.80
4	Preferred	\$42.80	\$16.80	\$62.00	\$36.00	\$157.60	\$59.60
2	Standard	\$26.60	\$8.40	\$42.00	\$29.00	\$106.00	\$35.00
1	Base	\$18.50	\$4.20				\$22.70

Units	31-35 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$89.00	\$40.80	\$75.00	\$47.00	\$251.80	\$129.80
4	Preferred	\$50.20	\$20.40	\$62.00	\$39.00	\$171.60	\$70.60
2	Standard	\$30.80	\$10.20	\$42.00	\$31.00	\$114.00	\$41.00
1	Base	\$21.10	\$5.00				\$26.10

Units	36-40 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$106.40	\$49.60	\$75.00	\$51.00	\$282.00	\$156.00
4	Preferred	\$60.00	\$24.80	\$62.00	\$42.00	\$188.80	\$84.80
2	Standard	\$36.80	\$12.40	\$42.00	\$33.00	\$124.20	\$49.20
1	Base	\$25.20	\$6.20				\$31.40

Units	41-45 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$130.60	\$60.80	\$75.00	\$59.00	\$325.40	\$191.40
4	Preferred	\$73.80	\$30.40	\$62.00	\$47.00	\$213.20	\$104.20
2	Standard	\$45.40	\$15.20	\$42.00	\$35.00	\$137.60	\$60.60
1	Base	\$31.20	\$7.60				\$38.80

Units	46-50 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$158.70	\$76.00	\$75.00	\$67.00	\$376.70	\$234.70
4	Preferred	\$89.90	\$38.00	\$62.00	\$52.00	\$241.90	\$127.90
2	Standard	\$55.50	\$19.00	\$42.00	\$37.00	\$153.50	\$74.50
1	Base	\$38.30	\$9.50				\$47.80

Units	51-55 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$198.90	\$91.20	\$84.00	\$89.00	\$463.10	\$290.10
4	Preferred	\$112.90	\$45.60	\$66.00	\$66.00	\$290.50	\$158.50
2	Standard	\$69.90	\$22.80	\$43.00	\$43.00	\$178.70	\$92.70
1	Base	\$48.40	\$11.40				\$59.80

Units	56-60	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$131.90	\$47.20	\$112.00	\$55.00	\$346.10	\$179.10
4	Preferred	\$70.70	\$23.60	\$86.00	\$40.00	\$220.30	\$94.30
2	Standard	\$40.10	\$11.80	\$56.00	\$25.00	\$132.90	\$51.90
1	Base	\$24.80	\$5.90				\$30.70

Units	61-65	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$153.50	\$60.00	\$137.00	\$70.00	\$420.50	\$213.50
4	Preferred	\$83.10	\$30.00	\$105.00	\$50.00	\$268.10	\$113.10
2	Standard	\$47.90	\$15.00	\$70.00	\$30.00	\$162.90	\$62.90
1	Base	\$30.30	\$7.50				\$37.80

Units	66-70	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$188.70	\$86.40	\$153.00	\$86.00	\$514.10	\$275.10
4	Preferred	\$101.90	\$43.20	\$123.00	\$61.00	\$329.10	\$145.10
2	Standard	\$58.50	\$21.60	\$90.00	\$36.00	\$206.10	\$80.10
1	Base	\$36.80	\$10.80				\$47.60

Units	71-75	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$242.30	\$120.00	\$117.00	\$479.30	\$362.30	
4	Preferred	\$129.90	\$60.00	\$82.00	\$271.90	\$189.90	
2	Standard	\$73.70	\$30.00	\$47.00	\$150.70	\$103.70	
1	Base	\$45.60	\$15.00				\$60.60

Units	76-80	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$341.00			\$187.00	\$528.00	
4	Preferred	\$181.00			\$130.00	\$311.00	
2	Standard	\$101.00			\$73.00	\$174.00	
1	Base	\$61.00					

## Couple

Units	Up to 30 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$112.30	\$41.60	\$99.00	\$56.00	\$308.90	\$153.90
4	Preferred	\$62.70	\$20.80	\$81.00	\$44.00	\$208.50	\$83.50
2	Standard	\$37.90	\$10.40	\$55.00	\$32.00	\$135.30	\$48.30
1	Base	\$25.50	\$5.20				\$30.70

Units	31-35 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$129.40	\$58.40	\$99.00	\$63.00	\$349.80	\$187.80
4	Preferred	\$72.60	\$29.20	\$81.00	\$49.00	\$231.80	\$101.80
2	Standard	\$44.20	\$14.60	\$55.00	\$35.00	\$148.80	\$58.80
1	Base	\$30.00	\$7.30				\$37.30

Units	36-40 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$164.20	\$76.80	\$99.00	\$74.00	\$414.00	\$241.00
4	Preferred	\$92.20	\$38.40	\$81.00	\$56.00	\$267.60	\$130.80
2	Standard	\$56.20	\$19.20	\$55.00	\$38.00	\$168.40	\$75.40
1	Base	\$38.20	\$9.60				\$47.80

Units	41-45 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$204.20	\$98.40	\$99.00	\$86.00	\$487.60	\$302.60
4	Preferred	\$114.60	\$49.20	\$81.00	\$64.00	\$308.80	\$163.80
2	Standard	\$69.80	\$24.60	\$55.00	\$42.00	\$191.40	\$94.40
1	Base	\$47.40	\$12.30				\$59.70

Units	46-50 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$245.70	\$123.20	\$99.00	\$99.00	\$566.90	\$368.90
4	Preferred	\$138.10	\$61.60	\$81.00	\$73.00	\$353.70	\$199.70
2	Standard	\$84.30	\$30.80	\$55.00	\$47.00	\$217.10	\$115.10
1	Base	\$57.40	\$15.40				\$72.80

Units	51-55 (CVL)	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$293.20	\$152.00	\$112.00	\$135.00	\$692.20	\$445.20
4	Preferred	\$164.00	\$76.00	\$88.00	\$96.00	\$424.00	\$240.00
2	Standard	\$99.40	\$38.00	\$59.00	\$57.00	\$253.40	\$137.40
1	Base	\$67.10	\$19.00				\$86.10

Units	56-60	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$181.10	\$68.80	\$143.00	\$77.00	\$469.90	\$249.90
4	Preferred	\$96.30	\$34.40	\$115.00	\$54.00	\$299.70	\$130.70
2	Standard	\$53.90	\$17.20	\$79.00	\$31.00	\$181.10	\$71.10
1	Base	\$32.70	\$8.60				\$41.30

Units	61-65	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$224.40	\$80.80	\$172.00	\$98.00	\$575.20	\$305.20
4	Preferred	\$120.00	\$40.40	\$137.00	\$68.00	\$365.40	\$160.40
2	Standard	\$67.80	\$20.20	\$96.00	\$38.00	\$222.00	\$88.00
1	Base	\$41.70	\$10.10				\$51.80

Units	66-70	Cancer - S6	ICU - S6	Accident (CVL)	Heart	Combined	Cancer/ICU
8	Elite	\$270.30	\$108.00	\$216.00	\$125.00	\$719.30	\$378.30
4	Preferred	\$143.50	\$54.00	\$178.00	\$86.00	\$461.50	\$197.50
2	Standard	\$80.10	\$27.00	\$131.00	\$47.00	\$285.10	\$107.10
1	Base	\$48.40	\$13.50				\$61.90

Units	71-75	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$329.70	\$140.80		\$168.00	\$638.50	\$470.50
4	Preferred	\$174.50	\$70.40		\$115.00	\$359.90	\$244.90
2	Standard	\$96.90	\$35.20		\$62.00	\$194.10	\$132.10
1	Base	\$58.10	\$17.60				\$75.70

Units	76-80	Cancer - S6	ICU - S6	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$394.60			\$247.00	\$641.60	
4	Preferred	\$208.20			\$168.00	\$376.20	
2	Standard	\$115.00			\$89.00	\$204.00	
1	Base	\$65.40					

Family Heritage Life Insurance Company of America

February 26, 2008

Richard E. Davis  
16 Covered Ct  
Layton, NC 27520

INFORMATION  
RELEASE  
AUTHORIZATION

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a claim was paid to you and share the information below.

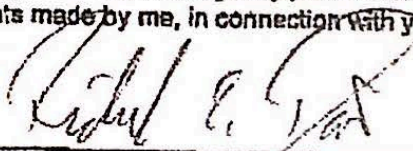
Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name : Richard Davis  
Coverage : Elite level Accident  
Benefit Period : Aug 22, 2007 to Nov 28, 2007  
Illness Type : Aug 22 2007

Policy : 324083-5  
Total Paid : \$10,575.00  
County : Johnston

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your sales presentations, educational and advertising programs.

Signature :



Date :

02-26-08

Comments : This policy should be a no-brainer for anyone who drives a car or motorcycle.

Accidents don't have to be YOUR FAULT to cost you dearly: just ask the lady who pulled out right in front of me. No one ever says, "I had an on-purpose today." It's always unexpected. I had never had an accident in my life before this happened. I had already received almost \$8,000 from the accident plan and I just got another \$2,700 from the ICU benefit on my cancer plan. This insurance is the gift that keeps on giving!

I'm really glad this policy has a "refund benefit". I've seen plans like this offered at work, but always passed because I didn't want to risk losing money. I signed up for this hoping it would just be the savings account that I always meant to start. I'm pretty sure that I would not have signed up without the money-back feature.

(If necessary, please continue on the other side.)

INFORMATION RELEASE AUTHORIZATION

June 11, 2015  
ANITA F. BOYLE  
CASTOR, LA 71016

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$4,500.00  
Agent Name: Joshua Jordan

Coverage Type: Accident  
County: Bienville

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and an educational and advertising programs.

Signature: Anita Boyle Date: 6-27-15

Comments: When my agent J.S. first showed up

at my door he did a really great job  
explaining the policy. I didn't really think  
I would use it but rather saw it as a  
savings as the premium paid would be  
returned if not used. Within one week later

my husband fell breaking his leg  
completely into and requiring surgery.

What a wonderful blessing this  
policy was! J.S. not only honored  
our policy even though it was only  
a week old, but also took care of  
the paperwork.

We were paid within 11 days.  
J.S. was great about checking on us as well.  
I may never have to use this  
policy again, but I look forward  
to being a customer of Family Heritage  
and having J.S. as our agent.





Best Western  
Calumet Inn

701 Stewarts Ferry Pike  
Nashville, Tennessee 37211  
(615) 889-9199  
Fax (615) 889-9617  
1-888-528-6838

"I really wish I'd have listened to my '6<sup>th</sup> sense' when I first saw this policy back in the summer of 2002. Unfortunately, I made the mistake of waiting and asking my husband's opinion. I obviously did a poor job of explaining it to him because his response was, 'We don't need that. We have full coverage with our medical insurance.'

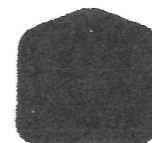
"Without a good demonstration on how it worked, he lacked the understanding to make a good, informed decision. Because he didn't think we'd ever need it, he talked me out of it."

"Now (less than a year later) he's been diagnosed with glioblastoma, a form of brain cancer, so he doesn't qualify as he once did. I should have gotten us both covered while we were both healthy. I've got myself covered now, but wish I had not waited. With the return of premium there's absolutely nothing to lose anyway by getting covered while there's so much to lose by not getting covered."

Laurene Williams  
General Manager  
Best Western  
Fredericksburg



Laurene Williams  
General Manager



Best Western  
Fredericksburg

1-95 and Route 3 East (Exit 130A)  
2205 William Street  
Fredericksburg, VA 22401  
(540) 371-5050 Fax (540) 373-341



# FAMILY HERITAGE<sup>®</sup>

## Life Insurance Company Of America

### INFORMATION RELEASE AUTHORIZATION

December 14, 2011  
AMANDA K. TROWBRIDGE  
HAYTI, SD 57241

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$29,368.70  
Agent Name: Cameron Johnson

Coverage Type: Cancer  
County: Hamlin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : Amanda Trowbridge / Jim Trowbridge Date : 1/25/12  
Comments : Life is full of surprises! When we first enrolled with Family Heritage, we hoped we would never use it! Two months after getting our policy, our 4 year old son was diagnosed with leukemia. This policy helps us cover expenses we never thought about! During the last year we have made numerous trips to

Sioux Falls, and had numerous hospital stays. This covers all the gas, food, and lost wages while our son goes through chemotherapy. As a parent, when one of your children is sick, so are you! Having the money from this policy really cuts down on the worries! It allows you to focus on everything important, not where your next nickel and dime will come from!