

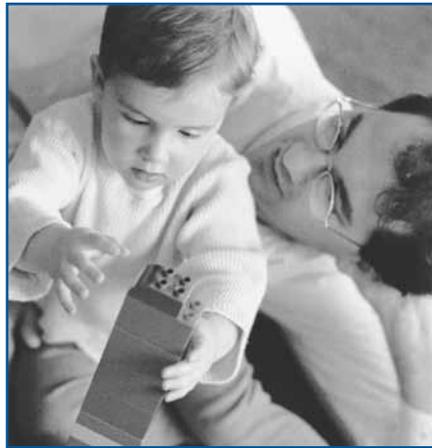
PULSE PROTECTION SERIESSM

Heart disease, heart attack and stroke supplemental health insurance



KH-BR-A





Affordable care. Priceless comfort.

You have made a promise to protect yourself and the ones you love. Over time, events may arise that might seem to hinder that promise.

At Washington National Insurance Company, we are dedicated to helping you keep that promise. We have developed heart disease, heart attack and stroke insurance that you can trust.

Our Pulse Protection Series may help bring you the peace of mind you are looking for in insurance coverage.

Advantages of your Pulse Protection Series policy/certificate

Lifetime renewability

Your policy/certificate will continue as long as you pay premiums when due. Your policy/certificate cannot be canceled because of your age or state of health.

Payment flexibility

Individuals, families or employees can choose to have their premium deducted through payroll deduction, electronic transfer, direct billing, credit union or association memberships.

Family coverage

Newborn children are covered from birth without a rate increase if a family policy/certificate is purchased and proper notification is received. A policy/certificate may cover you, your spouse and all your unmarried children under the age of 21 (26, if full-time students).

Direct payments

We pay claims directly to you, unless otherwise required.

Stability

Washington National has been insuring families for many years. Since our beginning, we have never raised a premium rate on an existing heart policy/certificate based on our claims experience. And your rates can't be increased unless all rates of that kind are raised in your state.

Customer service

Our friendly customer service department has a toll-free line, (800) 541-2254, to answer any questions you might have.



Benefits¹

Choice A

You and your family can enjoy the sense of security that comes from knowing there is no lifetime maximum on the following benefits, unless otherwise stated.

Hospital and U.S. government hospital confinement

\$50 per day, up to 90 days per confinement

Benefits begin on the first day of your hospital confinement. For confinements in a U.S. government hospital, we will pay this benefit amount in lieu of all other benefits except skilled nursing facility, ambulance, insured transportation, family member transportation, family member lodging and heart transplant benefits.

Extended benefits

Actual charges up to \$150 per day

Benefits paid, in lieu of all other benefits except heart transplant, beginning on the 90th day of continuous hospital confinement and ending with your discharge from the hospital.

Surgery²

Up to \$1,250

Benefits paid, based on the schedule in your policy/certificate, for operations that definitively treat or diagnose heart disease, heart attack or stroke. If two or more procedures are performed at the same time through the same incision, the one with the highest dollar value will be paid.

Anesthesia²

Up to \$313

Benefits paid based on the schedule in your policy/certificate. If two or more procedures are performed at the same time, we will pay anesthesia for the one with the highest dollar value.

Skilled nursing facility

Actual charges up to \$25 per day

Benefits paid per day when confined by doctor's orders within 14 days after a covered inpatient hospital stay. This benefit is payable for up to the same number of days that you received the hospital confinement benefit during the most recent hospital confinement period.

Private nurse

Actual charges up to \$25 per day

Benefits paid per day for the full-time services of a licensed private nurse during a covered confinement. Services must be prescribed by your doctor, provided by someone other than your spouse or family member and separate from those regularly furnished by the hospital.

Drugs and medicine

Actual charges up to \$10 per day

Benefits paid per day for FDA-approved medication received during a covered inpatient confinement.

Attending physician

Actual charges up to \$10 per day

Benefits paid per day during a covered hospital confinement for a physician, other than your surgeon, who performs heart disease, heart attack or stroke services.

Ambulance

Actual charges up to \$25 per one-way trip

Benefits paid per trip to or from the hospital where you are admitted as an inpatient, up to two, one-way trips per confinement. Includes air ambulance.

Blood and plasma

\$15 per unit

Benefits paid per unit of whole blood, plasma, red cells, packed cells or platelets you receive for the treatment of heart disease, heart attack or stroke.

Electrocardiogram

Actual charges up to \$50

Benefits paid per covered inpatient confinement for an EKG or ECG performed on you during a period of confinement for which we pay a hospital confinement benefit under this policy/certificate.

Oxygen

Actual charges up to \$50

Benefits paid per covered inpatient confinement for the use of oxygen and related equipment during a period of confinement for which we pay a hospital confinement benefit under this policy/certificate.

Ambulatory surgical center

Surgery and anesthesia benefits, if applicable, also qualify for payment if services are rendered in an ambulatory surgical center.

Transportation (insured)

Actual charges up to \$375 per trip, or 15 cents per mile for transportation by car

Benefits paid for travel by coach-class plane, train, bus or car if you must travel within the continental United States (including Alaska) more than 100 miles (in Hawaii, 50 miles) one way from your home to receive covered treatments prescribed by your physician and not available locally. There is no limit to the number of trips.

Transportation (family member)

Actual charges up to \$375 per trip, or 15 cents per mile for transportation by car

Benefits paid for travel by coach-class plane, train, bus or car if the same trip is not paid under transportation (insured), for one adult, immediate family member to travel to and/or from the city where any insured is confined as an inpatient to a hospital in the continental United States (including Alaska) and receiving covered treatments prescribed by a physician and not available locally when the hospital is more than 100 miles (in Hawaii, 50 miles; 100 miles if a nonresident of the state of Hawaii) from each person's home. Limited to two, one-way trips per covered period of confinement.

Lodging (family member)

Actual charges up to \$15 per day

Benefits paid per day for lodging for one adult, immediate family member, when any insured is confined as an inpatient to a hospital in the continental United States (including Alaska) more than 100 miles (in Hawaii, 50 miles; 100 miles if a nonresident of the state of Hawaii) from each person's home to receive covered medical services prescribed by a physician and not available locally. Maximum of 14 days per covered period of confinement.

Heart transplant

Actual charges up to \$50,000

Benefits paid for a covered human heart transplant. Payable only once for any insured person. Only certain costs are covered. See your policy/certificate for details.

¹The specified heart disease, heart attack and stroke benefits described are contained in policy form series KH000/PS1ST and KH000/CT1GO with accompanying benefit schedules, including state variations, where used.

²Surgical and anesthesia benefits are based on the type of procedure performed. Please refer to the policy and the surgical and anesthesia schedule for benefit amounts.



Benefit definitions

Heart attack¹

Heart attack means a myocardial infarction. Heart attack does not include any other disease or injury involving the cardiovascular system. Cardiac arrest not caused by a myocardial infarction is not a heart attack.

Heart disease¹

Heart disease means a pathological condition of the heart, coronary arteries or the pericardium. Heart disease does not mean abnormal blood pressure or any disease or disorder of any blood vessels other than the coronary arteries.

Stroke¹

Stroke means a cerebrovascular accident, which results in paralysis lasting more than 24 hours. Stroke does not mean a head injury, transient ischemic attack, or chronic cerebrovascular insufficiency.

Hospital

A hospital is not a hospice, skilled nursing facility, nursing home, extended-care facility, convalescent home, rest home or a home for the aged; sanatorium; rehabilitation center; place for the treatment of substance abuse; or a facility for the care and treatment of mental disease or mental disorders.

Intensive care unit (ICU)

An ICU is one which provides the highest level of care available in the hospital. An ICU is not: a progressive care unit; a sub-acute intensive care unit; an intermediate care unit; a private, monitored room; an observation unit; a surgical recovery room; or a room, bed or ward customarily used for patient confinement.

Similar units

The ICU insurance pays benefits for confinements in all units meeting the definition of ICU in the rider/policy/certificate, even if the hospital has a different name for the unit (such as coronary care unit, neonatal intensive care or intensive care burn unit).

Optional riders/policies/certificates

Add a few of these options to your coverage for additional protection.

First Occurrence Benefit rider¹

Under this optional rider, you choose a one-time benefit of either:

- \$500; or
 - \$1,000 when the first of either of the following occurs (premiums are based on the level selected):
- You are diagnosed for the first time in your life as having had a heart attack or stroke; or
 - You have surgery which is intended to cure or improve your heart disease (does not include diagnostic surgery).

Other conditions may apply. See rider for complete details. There is an additional cost for this optional rider.



Hospital Intensive Care rider/policy/certificate²

You may choose either of these benefit levels (premiums are based on the level selected):

- \$300 per day, up to \$9,000 per ICU confinement; or
- \$550 per day, up to \$16,500 per ICU confinement.

Both benefit levels also provide these outstanding features:

- **Ambulance benefit.** Up to \$50 per trip to or from the hospital where confined to an ICU, up to two, one-way trips per confinement. Includes air ambulance.
- **Double benefits for specified vehicular accidents.** The standard daily rate doubles if the confinement occurs within 48 hours after the accident.
- **Daily benefits for up to 30 days per confinement.** This includes confinement in coronary care, neonatal intensive care and intensive care burn units. This daily confinement is reduced 50% at the age of 70.
- **Benefits begin.** Your insurance covers ICU confinements beginning with the first day for accidents and either the first or second day for sickness, depending on availability in your state.

For additional protection while confined to an ICU, add one or two units of the following:³

- Extra daily confinement** \$100 per day
- Blood and plasma** \$20 per day
- Drugs and diagnostic testing** \$15 per day
- Attending physician** \$15 per day

There is an additional cost for this optional rider/policy/certificate.

Benefit Builder rider⁴

Take advantage of rising inflation costs when you select this rider. (Available to the age of 75.)

Here's how it works: We will increase the dollar amounts for all benefits shown in the benefit schedule (except the first occurrence, surgery, anesthesia, heart transplant and ICU benefits) by 10% of the original benefit amount per year for each complete year (maximum of 10) that you are insured while this rider is in force. For example, if your original blood and plasma benefit is \$25 per unit, during the sixth year of coverage under this rider, your blood and plasma benefit would be \$37.50 per unit. After the 10th year, \$50 per unit.

There is an additional cost for this optional rider.

¹*The first occurrence benefits described are contained in policy form series KH050/EA1ST-AFO and KH100/EA1ST-AFO, including state variations, where used.*

²*The hospital intensive care benefits described are contained in policy form series IS000/EA1ST-A, IT000/EA6ST-A, IS000/PP1ST-A and IT000/PP6ST-A, including state variations, where used.*

³*These benefits are payable for up to the number of days for which you receive benefits under the Hospital Intensive Care rider.*

⁴*The benefit builder benefits described are contained in policy form series KH000/EA1ST-ABB, including state variations, where used.*

Limitations and exclusions

Heart disease, heart attack and stroke insurance—This insurance provides benefits only for loss due to heart disease, heart attack or stroke. This policy/certificate does not provide benefits for heart attack or stroke that occurs prior to 30 days after you become insured under the policy/certificate. This policy/certificate does not provide benefits for heart disease that manifests itself prior to 30 days after you become insured under the policy/certificate. This policy/certificate does not provide benefits for any condition, including cardiac arrest, that is not caused by a myocardial infarction and diseases of the circulatory system such as arteriosclerosis, high blood pressure and vascular diseases. We will not pay benefits for any other disease, sickness or incapacity, or for any illness related to or caused by heart disease, heart attack, stroke or their treatments. Benefits requiring confinement to a hospital or a U.S. government hospital are not payable for any day of hospital confinement unless the day of confinement is the direct result of heart disease, heart attack or stroke. Benefits paid for any one person will not exceed the maximum benefits shown in the benefit schedule, irrespective of the number or types of heart disease, heart attacks or strokes.

Period of confinement (heart/stroke)—Confinements in hospitals, U.S. government hospitals and skilled nursing facilities more than 30 days apart will be considered a new period of confinement.

Period of confinement (ICU)—ICU confinements separated by less than 30 days, resulting from the same cause, will be considered the same period of confinement.

AIDS and ARC—This insurance is not available to persons who have been treated for or diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) (within the last five years in Colorado) prior to the effective date (in District of Columbia, AIDS only).

Hospital intensive care insurance—This insurance does not cover confinement in facilities other than hospital intensive care units (ICU); or resulting from being legally intoxicated, being under the influence of any narcotic, unless such narcotic is taken under the direction of a physician; or self-inflicted injury or suicide attempts; or hospitalizations beginning on or before the effective date. Benefits for anyone with a known pre-existing heart condition will be limited to three days of ICU confinement which results only from non-heart-related conditions; there will be no benefits for confinements resulting from a heart-related condition. Insurance may be issued to persons through the age of 64 on a direct-bill or association basis. Insurance issued on a direct-bill or association basis does not cover any conditions which were diagnosed by or for which you consulted a physician within 12 months prior to the effective date, until 12 months after the effective date.

This policy/certificate provides benefits for specified heart disease, heart attack and stroke only, and riders if selected.

This brochure is not the insurance contract. The policy/certificate explains in detail the rights and obligations of both you and us. Therefore, it is very important that you read your policy/certificate carefully.

Form no.: KH000/PS1ST-A

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