

Conseco Health's insurance products allow you to address your clients' needs—at any stage of their lives.

Our supplemental health products include cancer, heart/stroke, accident and intensive-care unit (ICU) coverage. We also give you access to the senior market with Medicare supplement and whole life insurance.

So whether you're selling to someone who's just starting out, has a growing family or has begun planning for retirement...

Conseco Health gives you fresh sales opportunities—and the experience of a company that knows the market.

CONSECO HEALTH INSURANCE COMPANY  
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CHIC-PP (05/04) 120691  
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**conseco.com**



## *Conseco Health Insurance Company product portfolio*

### Important information

For more information about Conseco Health, check out [conseco.com](http://conseco.com). Or call our agent services department, (888) 754-3406.

Conseco Health agents can order supplies and marketing materials by any one of these methods:

- Place your order on [consecobizlink.com](http://consecobizlink.com).
- Complete a supply requisition form and fax it to (317) 817-6210.
- E-mail your order to [supplyreq@conseco.com](mailto:supplyreq@conseco.com).

Get current information 24 hours a day, 7 days a week, at [www.consecobizlink.com](http://www.consecobizlink.com)!

For agent information only.  
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CHIC-PP

## Supplemental health

In a growing market, you can offer protection against out-of-pocket costs—the expenses your clients' major medical coverage *doesn't* pay.

### Market facts

- Men have nearly a one-in-two lifetime risk of developing cancer. Women have more than a one-in-three lifetime risk.<sup>1</sup>
- On average, someone in the United States suffers a stroke every 45 seconds.<sup>2</sup>
- There is a disabling injury about every 2 seconds.<sup>3</sup>

### Our sales advantages

- Benefits paid directly to your client (unless otherwise required)
- Nonreducible benefits
- Guaranteed payments
- Guaranteed renewability
- Level premiums
- No lifetime maximum on many benefit categories
- No history of rate increase on existing customers
- Lifetime renewals

### Another advantage: returned premium

With optional riders, Conseco Health's cancer, heart/stroke, accident and ICU plans may allow your clients to get their premium returned.<sup>4</sup>

In fact, we've returned more than \$225 million since 1995!

<sup>1</sup> American Cancer Society, "Cancer: Basic Facts," Cancer Facts and Figures 2004, p. 1.

<sup>2</sup> American Heart Association, Heart Disease & Stroke Statistics—2003 Update, 2003, p. 15.

<sup>3</sup> National Safety Council, Report on Injuries in America, October 2003, p. 31.

<sup>4</sup> Other conditions may apply, depending on the product and the state of issue.

The above statistics represent the U.S. population, are for information only, do not imply coverage under the policy and do not imply endorsement by the organizations cited.

All policies and riders are subject to state availability.

## Conseco Solutions® Cancer Supplemental cancer insurance

Conseco Health gives you a sales advantage in the cancer insurance market. Offer important benefits and riders—and assistance for clients seeking answers in the healthcare system.

### Key benefits

- Express payment up to \$10,000 upon diagnosis of cancer
- Health advocate
- Daily hospital confinement
- Surgery and radiation/chemotherapy
- Transportation and family lodging

### Optional riders

- Alternative Care
- Hospital Intensive Care
- Return of Premium
- Cash Value

### Issue ages

- 18–75 with Return of Premium (ROP) or Cash Value (CV) rider
- 18–85 without ROP or CV

Policy form number: CHIC-5022C

## Pulse Protection Series<sup>SM</sup> Supplemental heart/stroke insurance

We're a top provider of supplemental heart/stroke insurance. Take advantage of a product with proven appeal—and a history of sales success.

### Key benefits

- Daily hospital confinement
- Heart transplant
- Surgery
- Daily skilled nursing and medication
- Transportation and lodging

### Optional riders

- First Occurrence Benefit
- Hospital Intensive Care
- Return of Premium
- Cash Value
- Benefit Builder

### Issue ages

- 18–75 with ROP or CV
- 18–85 without ROP or CV

Policy form numbers:

KH000/PS1ST-A, KH0B1/IS1ST-A, KH0B2/IS1ST-A

## Accident Secure® Supplemental accidental injury insurance

Accidents happen. But your clients will appreciate a product that gives them control over their coverage. And you'll appreciate the sales advantages that result.

### Key benefits

- Additional AD&D units available
- Coverage ranging from individual to family

### Optional riders

- On- and Off-the-job Disability (payroll only)
- Accident Specified Injury
- Sickness (payroll only)
- Medical Fees and Ambulance
- Transportation or Lodging
- Daily Hospital Income
- Public Safety
- Return of Premium

### Issue ages

- 18–64 for payroll sales
- 18–80 for direct sales

Policy form number: BM000/PS1ST-A

## Don't forget our ICU product!

Our supplemental insurance for ICU costs gives your clients three levels of protection to choose from. And regardless of the coverage level, your client's benefits will:

- Begin the first day of hospitalization for accidental bodily injury.
- Double for specified vehicular accidents.
- Pay actual ambulance charges up to \$150 per confinement

The product is available as a stand-alone policy or as an optional rider with another product. Some ICU benefits and features vary by state.

Policy form numbers: CHIC-8046, IS000/EA1ST, IS000/PP1ST, IT000/PP6ST, IT000/EA6ST, JY000/EA1ST, IU000/EA1ST, IU000/PP1ST, IV000/EA6ST, IV000/PP6ST

## Senior market

## Conseco Solutions® Medicare supplement

The mature population is growing. Our Medicare supplement helps you meet market demand. The product gives you competitive features and rates—and the compensation you deserve.

### Plan availability

- A through G (in most states)

### Sales advantages

- Free prescription-drug card
- Five-day approval for open enrollment
- 96% application approval rate
- Online customer service
- Online provider service
- Free automatic claims filing

### Issue ages

- 65 or older

Policy form numbers: IMP-1500, IMP-1950

## Conseco Solutions® Whole life insurance

Sell simplified-issue whole life insurance. Offer clients the confidence that funds will be available to help fulfill their wishes for family security.

### Sales advantages

- Guaranteed premiums that will never increase
- Routine medical exam not required
- Guaranteed long-term cash value accumulation
- Low minimum face amounts
- Simplified seven-question application
- Accelerated Death Benefit rider

### Issue ages

- Ages 60–85

Policy form number: CHIC-5002