



**Globe Life**  
Family Heritage Division



**CardiaCare Plus Series 6**  
Cardiovascular and Cerebrovascular Disease Insurance

# Cardiovascular Disease and Cerebrovascular Disease

are the cause of 1 of every 3 deaths in the U.S.

Heart Risk Factors Include:



Heredity



Tobacco Use



Stress



Increasing Age



High Blood Pressure



Diet



High Cholesterol



Physical Inactivity



Diabetes

Source: The American Heart Association, *Heart Disease and Stroke Statistics, 2019*  
Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

Cardiovascular and Cerebrovascular Disease can be expensive! In the United States, total costs exceed **\$351 billion**. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** that their **health insurance doesn't cover**.



## Two Types of Costs:

### Direct Costs

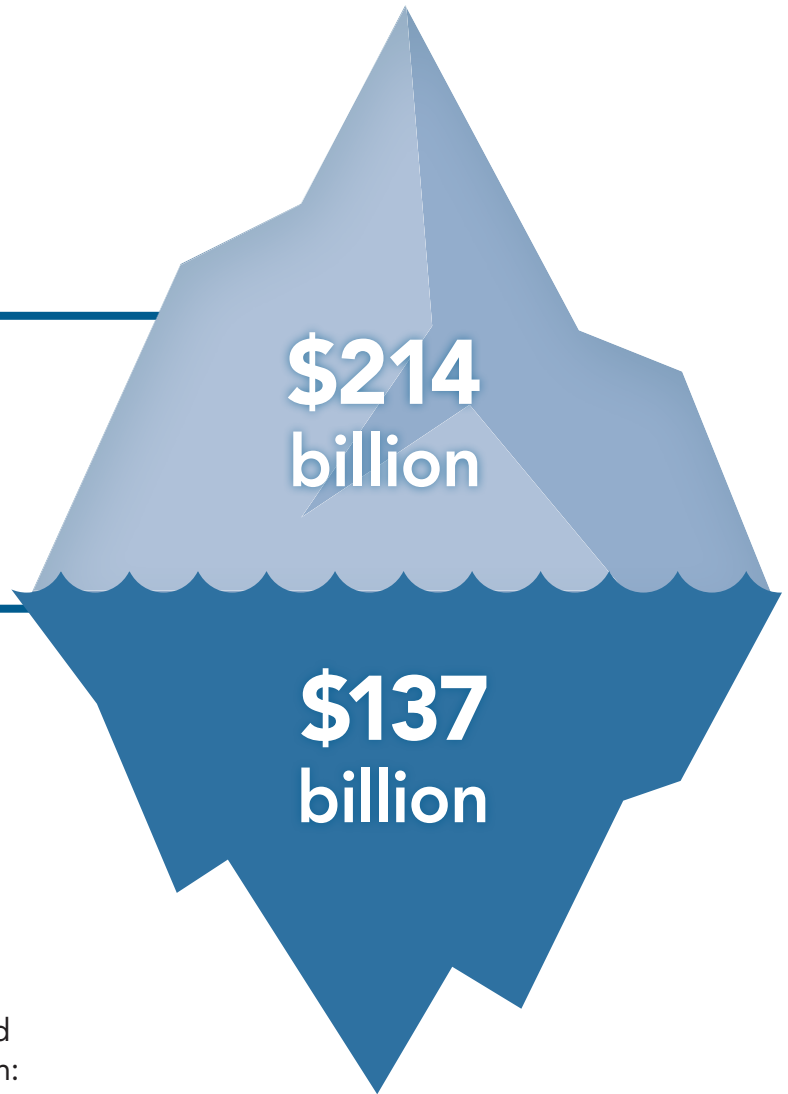
- Doctor Bills
- Hospital Charges
- Medical Expenses

### Indirect Costs

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care

While your expenses go up, your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds



## CardiaCare Plus Series 6

- Pays benefits directly to you; you decide how to spend them
- Pays in addition to any other insurance you own
- This policy's benefits are never reduced
- Premiums don't increase with age or due to claims
- Guaranteed renewable for life — only you can cancel
- Policy has no cap on total amount of benefits you receive or the number of claims you can have

BASE 1	STANDARD 2	<b>CardiaCare Plus Series 6 – Benefits</b> Benefits paid for Cardiovascular or Cerebrovascular Disease unless otherwise noted	PREFERRED 4	ELITE 8
\$750	\$1,500	<b>First Occurrence</b> <i>(Paid once per insured)</i> <ul style="list-style-type: none"> <li>• Paid upon the confirmed diagnosis of Cerebrovascular Disease causing permanent damage to the brain or Cardiovascular Disease causing permanent damage to the heart muscle</li> </ul>	\$3,000	\$6,000
\$100	\$200	<b>Hospitalization</b> <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> <li>• For each day, includes U.S. government hospitals</li> </ul>	\$400	\$800
\$150	\$300	<b>Ambulance</b> <i>(No Lifetime Limits, includes air ambulance)</i> <ul style="list-style-type: none"> <li>• Each trip (two one-way trips per hospitalization)</li> </ul>	\$600	\$1,200
\$120 \$3,000	\$240 \$6,000	<b>Surgery &amp; Anesthesia</b> <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> <li>• For each inpatient or outpatient surgery</li> <li>• We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to</li> </ul>	\$480 \$12,000	\$960 \$24,000
\$15	\$30	<b>Physical Therapy</b> <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> <li>• For each day of physical therapy by a registered Physiotherapist</li> <li>• Payable for the same number of days you are hospitalized <i>(up to 30 days per hospitalization)</i></li> </ul>	\$60	\$120
\$30 \$30	\$60 \$60	<b>Healthy Heart Benefit</b> <i>(No Lifetime Limits, except Cholesterol Screening)</i> <ul style="list-style-type: none"> <li>• For the following tests per calendar year, based on the schedule in your policy, up to <i>(Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG or ECG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan)</i></li> <li>• For one Cholesterol Screening per insured</li> </ul>	\$120 \$120	\$240 \$240
\$2,500 \$.20	\$2,500 \$.20	<b>Patient Transportation</b> <i>(No Lifetime Limits)</i> <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> <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 your plane, train, or bus up to</li> <li>• For each mile by personal auto <i>(If a 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></li> </ul>	\$2,500 \$.40	\$2,500 \$.60
\$25	\$50	<b>Family Member Lodging</b> <i>(No Lifetime Limits)</i> <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
\$20,000	\$40,000	<b>Heart Transplant</b> <i>(Paid once per insured)</i> <ul style="list-style-type: none"> <li>• For a human heart transplant</li> </ul>	\$80,000	\$160,000



Where you get treated makes a **BIG** difference, but it can also be **VERY** expensive.



Travel



Lodging



Food



Time Off Work

Our policy makes sense even if you never file a claim!

## Issue Age 65 & Under

### Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after 25 years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

### Three examples of what can happen...

	No Claim	Small Claim	Large Claim
Premiums Paid	\$25,000	\$25,000	\$25,000
Less Claims Paid	-0-	-\$5,000	-\$65,000
Return	\$25,000	\$20,000	-0-

## Issue Age 66 to 80

### Survivor Benefit

If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM\***, less any claims paid!

\*up to \$32,000 for Elite 8 – \$16,000 for Preferred 4 – \$8,000 for Standard 2 – \$4,000 for Base 1

### Limitations and Exclusions

- Persons with a prior history of cardiovascular or cerebrovascular disease prior to the coverage effective date or within 30 days thereafter will not be covered.
- This policy only covers loss due directly to cardiovascular or cerebrovascular disease.
- Benefits are not payable for any day of hospitalization unless the day of hospitalization is a direct result of cardiovascular or cerebrovascular disease.
- Benefits paid for any one person will not exceed the maximum benefits shown in the policy regardless of the number of types of cardiovascular or cerebrovascular disease diagnosed or treated.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series H11POL-VA. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.



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**A (Excellent)**  
 Financial Strength Rating (as of 7/21)\*

\*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company