

## SUPPLEMENTAL HEALTH



### Accident Insurance

Accidental injury insurance

- Accidental death and dismemberment benefits
- Accident specified-injury benefits for fractures, dislocations and more
- Transportation, family lodging and ICU benefits
- Emergency room benefits
- Physician's Office Additional Benefit riders
- Return of Premium or Cash Value benefit
- HSA-compatible



### HospitalAssure®

Hospital indemnity insurance

- Hospital confinement lump-sum payment up to \$5,000
- Coverage for Intensive Care Unit, rehabilitation facility, observation unit and ambulatory surgical center
- Return of Premium or Cash Value benefit
- Available for HSA and Non-HSA



### Critical Illness Insurance

Coverage for cancer, heart attack and stroke

- Lump-sum payments up to \$100,000
- Critical Conditions optional rider that includes benefits for Alzheimer's disease, diabetic complications and blindness
- Return of Premium and/or Cash Value benefit
- HSA-compatible
- Lump-sum diagnosis benefit, up to 100% of the lump-sum after 5 years

## LIFE



### Worksite UL2® + living benefit

Universal life insurance<sup>1</sup>

- Guarantee-issue, select simplified-issue and simplified issue
- Employee, spouse, children and grandchildren coverages available.
- Automatic Benefit Increase Rider increases policy specified amount with no additional underwriting
- Options to accelerate the death benefit if certified as permanently chronically ill<sup>1</sup>
- Long-term cash value buildup

Individual & family plans available

Employees don't have to participate in major medical to qualify for supplemental coverage

Return of premium is portable

More coverages available

Call **Donna Markley** to learn more: **440-655-3064**

LIMITED-BENEFIT POLICIES. These policies have limitations and exclusions. For costs and complete details of coverage contact your agent.

<sup>1</sup>Only available with the Living Benefit Chronic Illness Accelerated Death Benefit Rider.

Policies, benefits and riders are subject to state availability. The benefits and benefit amounts available may vary based on the plan selected. Premiums are based on the level of coverage selected. These policies have limitations and exclusions. For costs and complete details of coverage, review the policy with an agent.

The return of premium (ROP) or cash value (CV)(in MO, "cash return") benefit is subject to state and policy availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.

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