

Lump Sum Cancer Rider

Help Your Clients Pay for Expensive Cancer Care



Summary

The Mutual of Omaha Hospital ProtectionSM plan pays daily benefits when your clients are hospitalized for a covered illness or injury.

Building on that coverage, our **lump sum cancer rider** offers an added measure of financial protection if your clients are diagnosed with cancer.

With medical advances, more people are recovering from cancer than ever before. But the cost for care can be overwhelming and create a financial burden.

Our rider pays lump sum benefits to help offset expenses and protect your clients financially. While this additional rider is often sold to adults 64 and over, clients can apply from age 18.

Learn More

The details above provide a summary of the Hospital Protection plan's lump sum cancer rider. For more information on benefits, costs, limitations and exclusions, please visit:

Sales Professional Access at
mutualofomaha.com/sales_professionals

Key Selling Points

- ✓ Clients can choose from six benefit amounts: \$2,500, \$5,000, \$10,000, \$15,000, \$20,000 and \$25,000
- ✓ Plus, the rider pays a second lump-sum benefit of \$600 for skin cancer, regardless of the benefit amount selected
- ✓ Benefits are paid in addition to Medicare or any other coverage your client has
- ✓ Benefits are paid directly to your clients to spend as they choose

Coverage Example



Client

Feb. 1

Issued \$25,000 policy

March 15

"First-ever" diagnosis of internal cancer
Barring preexisting conditions

Rider Pays

Lump-Sum Benefit of \$25,000

Future

If the client submits a skin cancer claim at a later time, the rider would pay an additional **\$600**

How the Plan Works

This rider is underwritten with health questions

Coverage only pays for a first-ever cancer diagnosis

Includes a 30-day waiting period

The rider terminates once both lump-sum benefits are paid

