

WORKSITE AND INDIVIDUAL



AccidentAssure®

Accidental injury coverage with additional built-in features

Sales advantages:

- Accidental death and dismemberment with disability benefits
- Accidental injury benefits for fractures, dislocations and more
- Waiver of Premium and Physician's Office Additional Benefit riders¹



Washington National Solutions® Cancer

Supplemental cancer coverage with enhanced treatment options

Sales advantages:

- Express payment up to \$20,000
- Transportation and family lodging benefits
- Daily hospital confinement payments
- PLUS plans offer enhanced benefit options



Pulse Protection Series®

Reduces out-of-pocket costs for heart-related hospitalizations and stroke

Sales advantages:

- Hospital confinement coverage
- Heart transplant benefit
- Surgery, nursing, medication benefits and more



Washington National Active Care®

The supplemental solution in one convenient product

Sales advantages:

- Fully customizable benefits to fit every employer group and client
- Benefits for cancer, heart and stroke, hospital and accidents in one convenient policy
- Lump-sum payments up to \$100,000, plus recurrence benefits up to \$50,000



Hospital Assure®

Supplemental coverage for hospital stays

Sales advantages:

- Available for HSA and Non-HSA
- Guaranteed renewable for life as long as clients continue to pay their premiums
- Coverage available for Intensive Care Unit, rehabilitation facility, observation unit and ambulatory surgical center
- Cash Value/Return of Premium Rider²
- Optional Wellness & Diagnostic Rider²
- Optional Supplemental Benefits Rider²



Washington National Critical Solutions®

Critical illness coverage that's simple

Sales advantages:

- Three simple plans with two options of coverage
- Lump-sum payment options up to \$70,000
- Wellness benefit

¹Waiver of Premium is only available when disability is selected.

²Riders only available for Non-HSA policies.

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Group Accident¹

Accidental injury coverage with accident and sickness disability options

Group Cancer¹

Indemnity cancer coverage that provides benefits for cancer diagnosis and for the latest cancer treatments

Group Critical Illness¹

Lump-sum critical illness coverage with multiple categories and recurrence benefits

Sales advantages:

- Coverage for groups as small as three lives
- Guarantee issue availability for as few as 15 lives
- Flexible to address different employee's needs
- Portability available in most states



Monthly Income ProtectionSM

Group term life insurance with a monthly income to help replace lost income due to death

Sales advantages:

- Available for ages 18-70
- Portable for employees
- Guarantee Issue underwriting available
- Monthly payment options of two, three or five years
- Optional lump-sum death benefit for \$10,000-\$25,000



Wage Guard[®]

Short-term disability insurance with the added flexibility of a customizable plan

Sales advantages:

- Weekly benefit amounts up to \$1,700
- Guarantee-issue amounts up to \$700 a week
- Two-year rate guarantee

LIFE



Worksite UL2[®] + living benefit

Voluntary flexible-premium, nonparticipating universal life insurance with a guaranteed minimum interest rate

Sales advantages²:

- Options to accelerate the death benefit if the policyholder is certified as chronically ill
- Automatic Benefit Increase rider increases policy's face value with no additional underwriting
- Coverage available for spouse, children and grandchildren⁴ regardless of employee enrollment

¹Benefits available may vary based on plan elected and premiums are based on the level of coverage selected.

²May vary by state.

³Upon maturity the death benefit is paid minus any indebtedness.

⁴Grandchild policies are not available in all states.

All products and riders are subject to state availability. Washington National Insurance Company is an insurance provider only and is not a plan sponsor, trustee, administrator or fiduciary. Insurers and their representatives are not permitted by law to offer tax or legal advice. The general and educational information here supports the sales, marketing and service of insurance policies. Based upon individuals' particular circumstances and objectives, they should seek advice from their own qualified and duly licensed independent tax or legal advisers.

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STRATEGIC PARTNERSHIPS, PRODUCTS & SERVICES*

In addition to our comprehensive line of supplemental health and life products, Washington National OneSource[®] provides access to these sourced products through our partnerships with respected companies.

- Short and long-term disability
- HSA, FSA and HRA plans
- Telemedicine
- Voluntary dental
- Permanent and term life
- Medical gap insurance
- Voluntary vision
- Wellness programs

*May require additional appointment.

