



**Life Happens, We Can HELP!** ↷  
 100% Return of Premium Supplemental Policies  
 - money back guarantee minus any claims paid -

**\* ATTENTION ALL EMPLOYEES!! \***

Full-time, Part-time & Temp workers are all eligible

*These plans work with or without health insurance, and are designed to pay THOUSANDS of dollars to YOU in the event of an emergency*

**Optional Insurance (for you or your whole family). Supplemental coverage pays money to you and your family for Major illnesses, Accidents and Injuries...Stay healthy and get a REFUND!**

In addition to injuries, there are many other things that can affect your income.

- ▶ **Cancer** (Affects 1 out of 2 men and 1 out of 3 women)
- ▶ **Heart Attack or Stroke** (Every 29 seconds someone suffers from a heart attack)
- ▶ **Other Hospitalization** (1 in 8 people will be hospitalized THIS YEAR)

What makes coverage with Family Heritage different?:

- ▶ Pays **CASH** directly to you (remember health insurance pays doctor bills only).
- ▶ Pays in addition to sick pay, disability or any other coverage you have (even if primary insurance is through your spouse).
- ▶ Designed to help out with lost income and the indirect costs not covered by health insurance: co-payments, travel expenses, housing costs, etc.
- ▶ Covers everyone in your family 24 hours a day, at work or at home, and whether you can work or not.
- ▶ Premiums are **AFFORDABLE** (starting at \$10/week). Rates DO NOT increase with age or claims.

**Examples of Claim Payouts**

**INJURCARE PLUS**  
**24-hour coverage + ICU**

- Initial Hospitalization: **\$3,200**
- 5 days hospital (@ \$800/day): **\$4,000**
- Broken Leg: **\$10,000**
- 6 Physical Therapy Sessions (@ \$200/each): **\$1,200**
- Ambulance: **\$1,200**

**TOTAL PAID TO PATIENT=**  
**\$19,600**

**CANCERCARE PLUS**  
**Cancer + Hospital ICU**

- Diagnosis: **\$6,000**
- 10 days hospital (@ \$800/day): **\$8,000**
- Surgery: **\$16,000**
- 30 Chemo treatments (@ \$480/treatment): **\$14,400**
- Travel: **\$5,500**

**TOTAL PAID TO PATIENT=**  
**\$49,900**

**CARDIACARE PLUS –**  
**Heart/Stroke + ICU**

- Diagnosis: **\$6,000**
- 6 days hospital (@ \$800/day): **\$4,800**
- Surgery: **\$8,000**
- Ambulance: **\$1,200**
- 2 days ICU: **\$3,200**

**TOTAL PAID TO PATIENT=**  
**\$23,200**

**All policies offer 100% return of premiums paid, less any claims filed.**