

Underwritten by

CONSECO HEALTH INSURANCE COMPANY



CONSECO®
Step up.

Conseco Solutions® Pulse Protection Series highlight sheet

The Conseco Solutions® Pulse Protection Series is designed to help an insured with the out-of-pocket expenses associated with heart disease, heart attack and stroke. The Pulse Protection Series has three levels of coverage—choices A, B and C.

According to the American Heart Association...

- An estimated 79.4 million American adults (1-in-3) have cardiovascular disease.¹
- The overall cost of cardiovascular diseases and stroke for 2007 is estimated at \$431.8 billion.²
- Almost 1.4 million Americans will experience either a new coronary attack or a stroke this year.³
- On average, every 45 seconds someone in the United States has a stroke.⁴

¹American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics, 2007 Update At-a-Glance, 2007*, p.6.

²Ibid., p. 37.

³Ibid., p. 10, 14.

⁴Ibid., p. 14.

Key benefits

- Heart transplant
- Surgery and anesthesia
- Daily hospital confinement
- Inpatient attending physician
- Skilled nursing facility
- Transportation and lodging

Coverage availability

- Individual
- Individual and child
- Family

Policy forms

KH000/PS1ST-A, KH0B1/IS1ST-A and KH0B2/IS1ST-A

Issue ages

- 18–75 with Return of Premium (ROP) or Cash Value (CV)
- 18–85 without ROP or CV

Optional riders (available at an additional cost)

FIRST OCCURRENCE BENEFIT

A one-time indemnity payment of either \$500 or \$1,000 (based on the level selected at the time of application) to each covered insured when he or she is diagnosed for the first time with a heart attack or stroke or has surgery that cures or improves the heart disease.

HOSPITAL INTENSIVE CARE

Intensive care coverage offers a choice of two levels of hospital ICU confinement (\$300 and \$550 per day). Both levels of basic ICU coverage are available either as a rider, or as a stand-alone policy. Available to the age of 64 for direct sales and to the age of 65 for payroll sales.

RETURN OF PREMIUM OR CASH VALUE*

Premium-back feature that returns clients' premiums after a specified period of time.

BENEFIT BUILDER

Dollar amounts for all benefits (except the first occurrence surgery, anesthesia, heart transplant, and ICU benefits) will increase by 10% of the original amount shown in the benefit schedule per year for each complete year that this rider is in force. Benefits increase for a maximum of 10 years. The Benefit Builder rider is not available if the heart/stroke policy is sold with a ROP or a CV rider.

Client assurances

With Conseco Health Insurance Company, clients get these important assurances:

- Benefits are paid directly to policyholders or to whomever they choose, unless otherwise required.
- Many benefits have no lifetime maximum limits and are renewable as long as premiums are paid.
- Benefits paid regardless of any other insurance you carry.
- Premium rates have never been raised on an existing Pulse Protection policyholder based on our claims experience.
- Rates cannot be increased unless all rates of that kind are raised the insured's state.

**Varies by state. Not available in all states. See Return of Premium rider or Cash Value rider for details.*