

Cigna Supplemental Solutions
Insured by Loyal American Life Insurance Company®

Heart Attack & Stroke Insurance for
SOUTH CAROLINA



**LUMP SUM
BENEFITS
TO HELP
YOU STAY
100% YOU**

GO YOUSM



HEART HEALTH AND YOUR WELL-BEING

When an unexpected heart attack or stroke occurs, the financial impact affects you and your family. Let us help provide financial assistance to you

Base Policy Provides:

- Lump sum benefit from \$25,000 to \$50,000 to use any way you see fit
- Coverage available for individuals age 18 - 80 and their dependents
- Guaranteed Renewable for life (subject to the Company's right to increase premiums on a class basis)
- Riders for added flexibility (for an additional premium)

Did you know?

Each year, approximately 610,000 people experience their first stroke. Stroke is the third leading cause of death for both men and women.¹



¹Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2012 Update, page e13

Coverage is Guaranteed Renewable For Life

(subject to the company's right to increase premiums on a class basis)

Help Ease the Financial Issues

Benefits are paid directly to you should you be diagnosed with a heart attack, stroke or one of the covered qualifying events. This coverage is available for individuals age 18-80 and their dependents. It is designed to pay a lump sum benefit from \$5,000 through \$50,000 upon first diagnosis of a heart attack, stroke, or the occurrence of one of the covered qualifying events. The benefit is paid directly to you, or your designee, for use any way you like and pays regardless of any other insurance you may have.

Use Your Lump Sum Payment to Cover

- medical expenses
- prescription drugs
- deductibles
- coinsurance
- experimental therapy
- or any other unexpected expenses

Qualifying Events

Our Heart & Stroke Insurance pays a benefit if an insured person receives a first diagnosis or procedure for one of the qualifying events listed in the chart below. The amount payable is found by multiplying the percentage for a qualifying event by the specified benefit amount chosen. Child benefit amount is \$25,000.

Qualifying Event	Percentage of Benefit Payable for Each Event	Maximum Percentage of Benefit amount payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair Surgery*	25%	
Angioplasty*	10%	
Stent*	10%	

In 2009 in the United States, 242,000 patients underwent a total of 416,000 coronary artery bypass procedures.²

²Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2011 Update, page e214

*We will pay each benefit only once in an Insured Person's lifetime for the following conditions: Coronary Artery Bypass Surgery, Aortic Surgery, Heart Valve Replacement/Repair Surgery, Angioplasty, and Stent, subject to the maximum percentage of benefit amount payable.

ADDITIONAL COVERAGE

Riders for added Flexibility

(available for an additional premium)

First Diagnosis Cancer Rider

(Form# LY-FDC-RD)

Upon receipt of a first diagnosis of cancer from a physician, we will pay you a percentage of the selected Cancer Benefit amount shown on the chart below. Available in amounts from \$5,000 to \$50,000.

Maximum child benefit is \$25,000. During the first 30 days following the rider's effective date, the first diagnosis benefit will be reduced. The reduced benefit amount for cancer will be 10% of the first diagnosis amount selected and the reduced benefit for Carcinoma in Situ will be 2.5% of the benefit amount selected. If a reduced benefit is paid within the first 30 days, coverage for the applicable Insured Person will end.

Cancer Type	Percentage of Selected Benefit Amount	Maximum Benefit Payable
Cancer (invasive)	100%	
Carcinoma in Situ* (non-invasive cancer)	25%	100%

Recurrence Benefit

(Included with the First Diagnosis Cancer Rider)

This benefit is payable when 100% of the First Diagnosis benefit amount has previously been paid for the Insured Person. The recurrence benefit amount payable is the percentage shown in the chart below times the first diagnosis benefit amount selected.

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ*	Maximum % of the Recurrence Benefit Amount
Less than 24 mos.	0%	0%	100%
24 mos. or more but less than 5 yrs.	25%	10%	
5 yrs. or more but less than 10 yrs.	75%	25%	
10 yrs. or more	100%	25%	



About 1.6 million new cancer cases were expected to be diagnosed in 2012 in the U.S.¹

*We will pay the benefit for Carcinoma in Situ only once in an insured person's lifetime. The maximum benefit payable is 100% of the selected benefit amount.

¹American Cancer Society, Cancer Facts & Figures 2012, Page 1

MORE OPTIONS FOR YOU

Accidental Death & Dismemberment Rider

(Form# LY-ADD-RD3)

We will pay a cash benefit if you suffer Accidental Death or Dismemberment within 90 days following a covered accident due to injuries received in that accident. Benefit amounts available from \$25,000 to \$100,000. Child benefit amount maximum is \$25,000. Total amount payable for injuries received in a covered accident shall not exceed the amount payable for loss of life.

In the event of loss of:	The Benefit will be:
Life	100%
One Eye, Hand, Foot, Arm or Leg	10%
More than One Eye, Hand, Foot, Arm or Leg	20%

Return of Premium Rider

(Form# LY-ROP-D)

If you die while this rider is in force, a return of premium benefit may be payable to your named beneficiary or estate. The return of premium benefit is your original premium less claims paid or payable. This rider is payable once.

Return of Premium Rider Upon Termination Rider

(Form# LY-ROP-T20)

This rider will pay the primary insured a return of premium benefit when coverage terminates under the base policy for the original named insured, after all coverage has remained in force for twenty (20) consecutive years beginning with the rider effective date. The Return of Premium benefit is the original premium less any claims paid or payable. This rider is payable once.

Our coverage offers optional riders for an additional premium to help provide added protection, should life throw you a curve ball.



Heart Transplants are now the third most common organ transplant operation in the U.S.²

²Heart transplant slideshow, Medline Plus, National Library of Medicine, National Institutes of Health (<http://www.nlm.nih.gov/medlineplus/hearttransplantation.html>, accessed 8.23.12)

At Cigna, we believe that being true to yourself is the first step to being truly healthy. As a global health service company with a history of over 220 years in the insurance business, we are dedicated to helping the people we serve improve their health, well-being and sense of security.



Acute Myocardial Infarction (heart attack) resulted in \$31 billion of inpatient hospital charges for 695,000 hospital stays.¹

¹Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2012 Update, page e36

WHAT ISN'T COVERED

PRE-EXISTING CONDITION(S): The benefits of this policy and or any attached rider will not be payable during the first twelve (12) months that coverage is in force with respect to an Insured Person for any loss caused by Pre-Existing Condition(s). A Pre-Existing Condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a Physician within twelve (12) months prior to the effective date of coverage.

Exclusions and Limitations

No benefits will be payable for:

1. any disease, Sickness or incapacity other than Qualifying Events as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a Qualifying Event;
2. intentionally self-inflicted injury or Sickness;
3. suicide or attempted suicide, while sane or insane;
4. loss that begins prior to the Effective Date of coverage;
5. diagnosis and treatment received outside the United States or its territories;
6. any injury or Sickness sustained or contracted due to an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or Sickness, irrespective of whether the injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity; or
7. any disease, condition or procedure specifically excluded from the definitions of Qualifying Events listed in this policy.

First Diagnosis Cancer Rider Exclusions

1. any disease, Sickness or incapacity other than Cancer and Carcinoma in Situ as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by Cancer or Carcinoma in Situ;
2. loss that begins prior to the Effective Date of coverage;

3. diagnosis and treatment received outside the United States or its territories; or
4. any illness specifically excluded from the definition of Cancer or Carcinoma in Situ.

Accidental Death & Dismemberment Exclusions

1. Injuries that are intentionally self-inflicted;
2. suicide or attempted suicide, while sane or insane;
3. Covered Accident which occurs outside the United States or its territories;
4. an act of declared or undeclared war;
5. an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her Injury or Sickness, irrespective of whether the Injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity;
6. committing or attempting to commit a felony or engaging in an illegal occupation or activity;
7. participation in any sport or sporting activity for wage, compensation or profit;
8. operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven;
9. engaging in hang gliding, bungee jumping, parachuting, sail gliding, parakiting, or hot air ballooning;
10. riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
11. or a work-related condition that is eligible for benefits under Workman's Compensation, Employers' Liability or similar laws even when the Insured Person does not file a claim for benefits. This exclusion will not apply to an Insured Person who is not required to have coverage under any Workman's Compensation, Employers' Liability or similar law and does not have such coverage.

**TO APPLY FOR A HEART
ATTACK AND STROKE
INSURANCE POLICY,
contact your licensed
insurance agent today.**



Loyal American Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Heart & Stroke Insurance policy. It provides a brief description of the important features of policy form series LY-FDH-BA and applicable riders. This is a heart & stroke policy and provides limited benefits, which should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in and governed by an issued policy and riders.

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