

youlovethemmorethanlife

You love them more than life

and you want to be there for them...



You love them more than life.

NHP Life Plus

Term Life Insurance with Accelerated Benefits

NHP Life Plus
Flexibility. Security. Renewability. That's NHP Life Plus insurance.

Nationwide Health Plans
On Your Side™

We all know people who have had cancer. Every 26 seconds someone in the U.S. is diagnosed with cancer. Every 53 seconds someone suffers a coronary event. Every 53 seconds someone suffers a stroke.

...but, what if you **couldn't**?

Your loved ones depend on you for so many things, including your financial support. We want to help give you the peace of mind that comes from preparing for those parts of life that are often too difficult to think about.

Nationwide Health Plans offers a new kind of plan that helps you prepare should you and your loved ones experience the unspeakable - death or critical illness. NHP Life Plus has added additional protection to term life insurance with an accelerated benefits feature for critical illness.

How does it work?

In the event of death, the term life insurance portion of NHP Life Plus pays a death benefit to your beneficiary only. Your beneficiary would receive this death benefit if you should die within the term of the policy.

The accelerated benefits feature protects you if you are diagnosed with any of the conditions on the next page. Upon diagnosis of a covered critical illness, you receive a one-time lump sum benefit amount. This benefit offers you more options than other plans should you be faced with a critical illness because you can use the accelerated benefit cash payment for whatever you wish - such as lost income, your mortgage, rent, groceries, or any of the expenses that still need to be paid to maintain you and your loved one's quality of life.

be there for your family

Plan Choices

NHP Life Plus offers a choice of four different plans, so you can purchase the coverage amount that fits your needs. Plus, you can also select the premium payment schedule that works best for you — monthly, quarterly, semi-annually, or annually.

Plan A \$25,000	Plan B \$50,000
Plan C \$75,000	Plan D \$100,000

Eligibility

Persons ages 20-60 years old are eligible to apply. Tobacco and non-tobacco rates are available.

Renewability

The policy is renewable, without underwriting, every five years. After each five-year period, you can renew your policy at a new rate based upon your new age at that time. The policy may not be renewed after age 70.



Nationwide
Health Plans[®]

On Your Side[®]

What are the Covered Conditions?

Covered conditions must be initially diagnosed 30 or more days after your policy effective date for stroke, heart attack, kidney failure, or major organ transplant surgery. Cancer must be initially diagnosed 60 or more days after your policy effective date. Please refer to a policy for complete coverage, exclusions and limitations.

Cancer

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue as confirmed by histological examination of tissue samples.

Stroke

A cerebral vascular incident causing infarction of your brain tissue, due to intracranial hemorrhage, thrombosis or embolism, producing a new measurable permanent clinical neurological deficit persisting for at least 30 days following the occurrence of the stroke and resulting in a substantial change in activities of daily living. Transient Ischemic Attacks (TIA) are specifically excluded. Neurological deficits caused by external trauma are specifically excluded.

Kidney Failure

End stage kidney disease presented as chronic irreversible failure of both kidneys to function. The undergoing of standard, recurring renal dialysis or undergoing a renal transplant must evidence this.

Major Organ Transplant Surgery

The receiving of a human transplant of a heart, liver, pancreas, lung, or kidney due to irreversible failure of such organ.

Heart Attack (Myocardial Infarction)

Unequivocal evidence of the death of a significant portion of the heart muscle due to atherosclerotic heart disease. The diagnosis must be based on all of the following criteria occurring at the same episode or during the same episode:

- New episode of anginal chest pain or equivalent symptoms suggestive of heart attack; and
- Resulting from the blockage of one or more coronary arteries; and
- New electrocardiographic changes indicative of myocardial infarction; and
- Biochemical evidence of myocardial necrosis including significantly elevated cardiac enzymes and/or troponin; and
- Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesia, akinesia, or wall motion abnormalities due to heart attack; and
- Excluding minor heart attacks that do not meet all of these conditions; and
- Excluding myocardial ischemic episodes which are treated with thrombolytic pharmaceuticals or any other procedures which prevent significant myocardial tissue loss.



Since 1926, customers have put their trust in Nationwide®, a Fortune 100, multi-billion dollar organization and one of the largest diversified financial services and insurance companies in the United States. Nationwide Health Plans (NHP) is part of the Nationwide family of companies and offers an array of insurance products such as life, health and Medicare Supplement. NHP's products are underwritten by Nationwide Life Insurance Company. Nationwide Life Insurance Company is rated A+ Superior by A.M. Best Company.



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