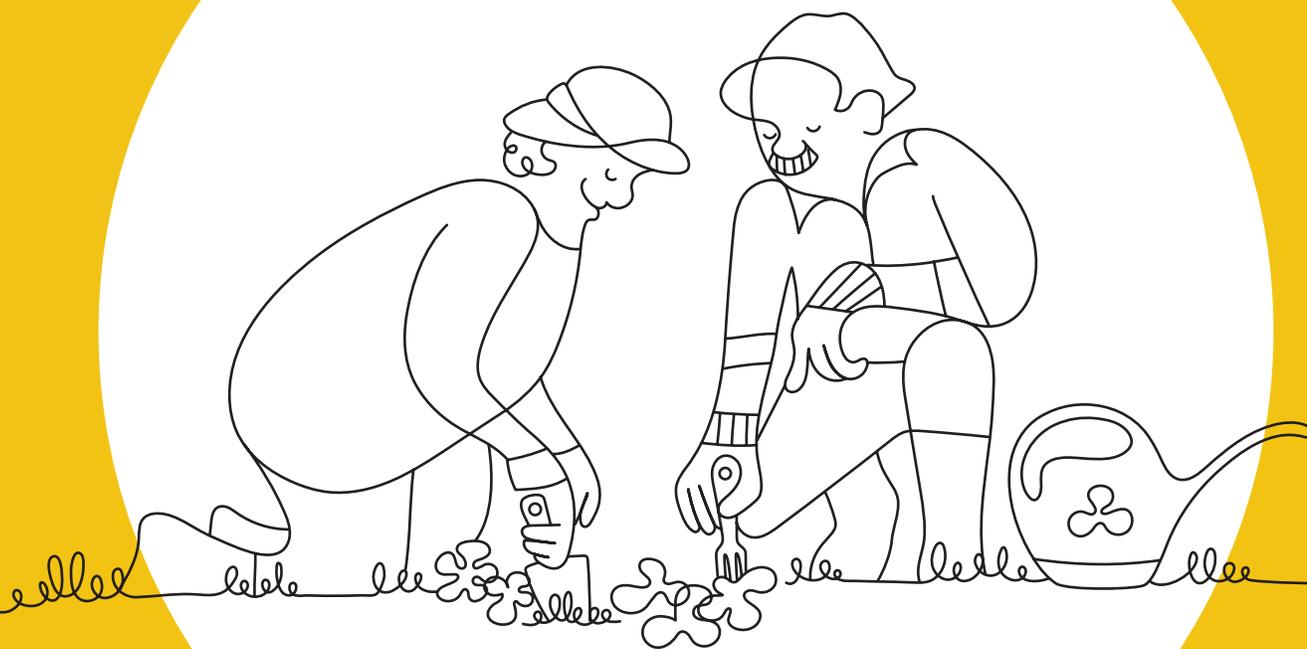


wellabe®

Medico
Insurance Company
A Wellabe Company

Critical Illness Insurance



Build coverage that matters to you — and your loved ones

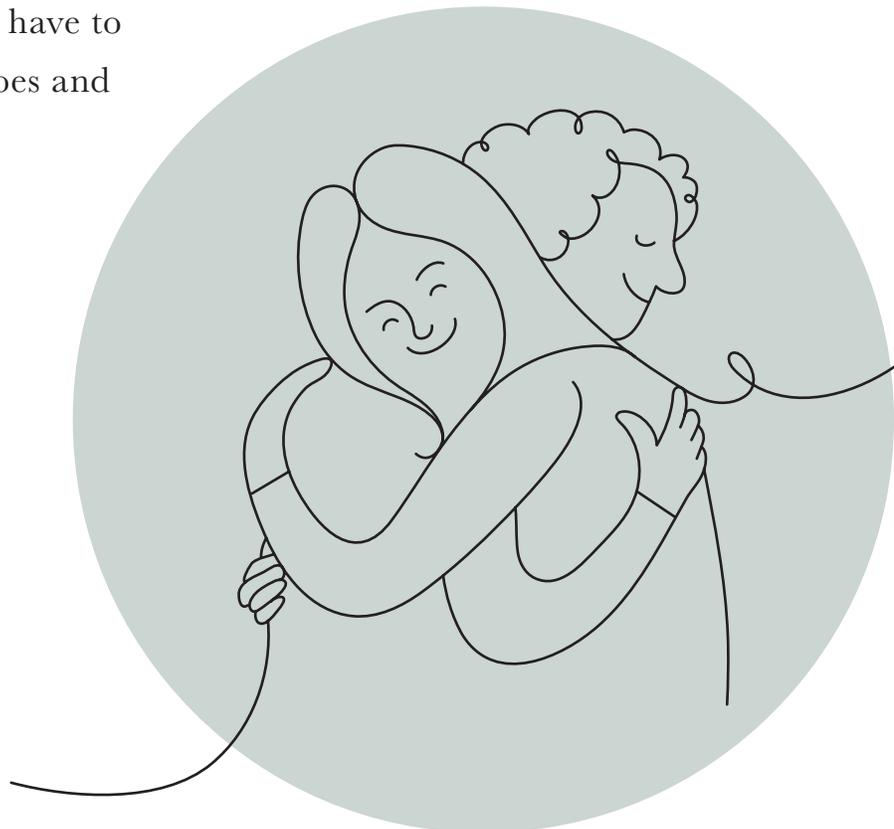
People helping people is who we are and who we've always been. Wellabe shows we care by providing solutions that make a difference in people's lives. We created our Critical Illness insurance because we know this coverage matters:

- Every 40 seconds, someone in the United States has a heart attack or stroke.¹
- More than 2 million new cancer cases² are expected to be diagnosed in the United States in 2025.³
- Every year in the United States, nearly 805,000 people have heart attacks — 200,000 of them have had heart attacks before.¹
- More than 795,000 people experience a stroke each year in the United States. About 185,000 — nearly 1 in 4 — have had previous strokes.¹

If you or a loved one receives a cancer diagnosis or suffers a heart attack or stroke, your life changes significantly.

You want to focus on recovery — not have to stop to think about what insurance does and doesn't cover.

Wellabe's Critical Illness insurance empowers you to be well protected so you can focus on what matters. You decide how you want to balance coverage to fit your health and financial well-being.



QUALITY PROTECTION. QUALITY SERVICE.

Wellabe's Critical Illness insurance offers value and protection you won't find anywhere else. Our plans cover couples and multiple illnesses on the same policy and even offers an optional rider that covers skin cancer, which most plans don't cover at all.

Choose from a selection of riders to customize your plan to your needs, including restoration riders that provide up to two additional payments if you fully recover from your initial diagnosis. Our Critical Illness plans help you be well prepared by protecting your savings from the unexpected.

HOW IT WORKS

If you're between the ages of 18 and 89, you can apply and choose the lump sum benefit amount that you'll be paid directly if you receive a qualifying diagnosis. The benefit amount can be purchased in increments of \$1,000 ranging from \$5,000 to \$100,000.

You can select plan options to build the right coverage for yourself, your spouse, and your children, all on the same policy. You and your spouse will receive the same benefits if you choose the same coverage, and your dependent children will be given 25% of the benefit if they are added to the plan.

Build the coverage you need from Wellabe's two Critical Illness insurance plans and optional benefit riders. On one policy, you can choose to cover only cancer, only heart attack and stroke, or more. Depending on the riders you add to the base policy, you can also cover heart attack, stroke, skin cancer, blindness, deafness, end-stage renal failure, or major organ failure requiring a bone marrow, stem cell, or organ transplant.

Customer resources

When you become a Wellabe policyholder, you'll have access to resources that make it easy to make the most of your plan, including our mobile app, customer portal, and Customer Success team via email or phone.

Visit [Wellabe.com/Customer-Resources](https://www.wellabe.com/Customer-Resources) to learn more.



STEP 1: SELECT A BASE PLAN

CANCER POLICY⁴

- Cancer diagnosis or malignant melanoma diagnosis: 100% of benefit paid
- Cancer in situ diagnosis: 25% of benefit paid, remaining 75% paid if a more invasive cancer returns in the future⁵
- Skin cancer diagnosis: No benefits paid, unless the optional Skin Cancer rider is selected

HEART ATTACK AND STROKE POLICY⁶

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid⁷

30-day right to return⁸

If you're not completely satisfied with your Critical Illness insurance plan, you can cancel it within 30 days and we'll refund any premiums you paid minus any claims we paid.

Pre-existing conditions⁹

We will not pay any benefits for a diagnosis within the first 6 months of activating the policy if the diagnosis is a result of a condition that you were receiving treatment for 6 months prior to the effective date of coverage.

30-day waiting period¹⁰

The 30 days begin on the policy issue date.



STEP 2: CUSTOMIZE WITH OPTIONAL RIDERS

Cancer insurance policy riders

Skin Cancer Lump Sum rider: Receive \$500 for each diagnosis up to two times for the life of the rider.¹¹

Radiation and Chemotherapy Lump Sum rider: Choose a rider amount of \$1,000; \$2,500; \$5,000; \$7,500; or \$10,000, and you'll receive a one-time payment during the life of the rider after diagnosis.¹²

Cancer and Cancer in Situ Restoration Lump Sum rider: The additional lump sum benefit amount is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.

- 0–2 years: 0% paid
- Years 2–5: 50% paid
- After 5 years: 100% paid

Specified Disease Lump Sum rider: A benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000 for a diagnosis of blindness¹³, deafness, end-stage renal failure, or major organ failure requiring a bone marrow, stem cell, or organ transplant.

Heart Attack and Stroke Lump Sum rider: The lump sum benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000.

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid⁷

Heart Attack and Stroke Lump Sum with Restoration rider: The lump sum benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000.

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid⁷
- Also includes paying an additional lump sum benefit amount that is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.
 - 0–2 years: 0% paid
 - Years 2–5: 50% paid
 - After 5 years: 100% paid

Heart attack and stroke insurance policy rider

Heart Attack and Stroke Lump Sum Restoration rider: The additional lump sum benefit amount is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.

- 0–2 years: 0% paid
- Years 2–5: 50% paid
- After 5 years: 100% paid



Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Medicare Supplement • Hospital Indemnity Short-term Care • Preneed • Dental

Contact your agent
to learn more or visit
wellabe.com



Footnotes

1. Tsao CW, Aday AW, Almarzooq ZI, et al. Heart disease and stroke statistics—2023 update: a report from the American Heart Association. *Circulation*. 2023;147:e93–e621.
2. Excluding non-melanoma skin cancers
3. American Cancer Society, Inc. Surveillance and Health Equity Science. *Cancer Facts & Figures 2025*. 2025; <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-acf.pdf>
4. Cancer and Cancer in Situ Lump Sum Policy
5. If a benefit payment is first received for a cancer or malignant melanoma diagnosis, no additional benefits for a cancer in situ diagnosis will be eligible. If a benefit payment is first received for a cancer in situ diagnosis, we will pay the remaining 75% of the lifetime maximum benefit for a diagnosis of cancer or malignant melanoma.
6. Heart Attack and Stroke Lump Sum Policy
7. If a benefit payment is first received for a heart attack or stroke diagnosis, no additional benefits for a coronary angioplasty, heart valve surgery, coronary artery bypass graft, or aortic surgery diagnosis will be eligible. If a benefit payment is first received for a coronary angioplasty, heart valve surgery, coronary artery bypass graft, or aortic surgery diagnosis, we will pay the remaining 75% of the lifetime maximum benefit for a diagnosis of a heart attack or stroke.
8. May vary by state
9. May vary by state. In NC, if the policyholder is 65 years or older when a policy is issued, preexisting conditions will include only conditions specifically eliminated by rider.
10. In KS, waiting period waived if already met under an existing specified disease policy or a specified disease policy that is being replaced. In MO, no waiting period.
11. This rider provides benefits for a diagnosis of basal cell carcinoma or squamous cell carcinoma.
12. This rider provides benefits when you are receiving radiation or chemotherapy.
13. In MI, the blindness benefit is only for sickness conditions.

Policy forms:

CAN2025; CAN2025(CO); CAN2025(FL); CAN2025(KS); CAN2025(MI); CAN2025(MO); CAN2025(NC); CAN2025(TN); CAN2025(TX); HAS2025; HAS2025(CO); HAS2025(FL); HAS2025(KS); HAS2025(MI); HAS2025(MO); HAS2025(NC); HAS2025(TN); HAS2025(TX)

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