



**What We Do . . .**

We are dedicated to the people we serve — our clients — by providing top-quality money back products with award winning service. Family Heritage provides supplemental health insurance that protects American families against the financial devastation of cancer, catastrophic illnesses, serious accidents and accidental death.

These catastrophes threaten the physical, emotional and financial well being of American families. Family Heritage products provide the personal security and peace of mind the American family needs and wants. Our products fill a void not currently met by the traditional health care industry. Family Heritage has never raised a rate on an existing policyholder.

Family Heritage is there when your employees face the unexpected — and we walk with them every step of the way.

**A Trusted Provider for Over 25 years.**



**Our Mission Statement**

To provide *financial security* and *peace of mind* to *Families* when the *unexpected* occurs.

**Benefits offered by . . .**

**Representing . . .**



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# Why Supplemental Benefits?

**Rising Out of Pocket Costs**



# Why offering Supplemental Benefits makes sense for your company:

## Employees Will Benefit

- Cancer affects 1 out of every 2 men and 1 out of every 3 women.<sup>1</sup>
- Every 34 seconds someone has a heart attack.<sup>2</sup>
- 90% of injuries happen OFF THE JOB — NO Worker's Compensation.<sup>3</sup>
- Health care costs continue to rise while benefits are falling.

## No Costs To The Business

- Supplemental plans are employee-funded. If they want it, they get it.

## Easy To Administer

- We meet each employee individually to assess their needs and enroll privately without payroll deduction.

## Affordable

- Customized premiums that fit any budget.

## No Minimums

- There are no required minimum numbers for Enrollment.

## Plans Are Popular

- You will be amazed at how many of your people will enroll with us. We typically have a high percentage of participation.

## The Problem

When illness or accidents happen, there are always two types of cost:

- **DIRECT**—Doctor bills, hospital charges, medical expenses
- **INDIRECT**—Lost wages, deductibles, co-payments, travel, in-home care

## The Facts

**The Indirect Costs** (those not covered by health insurance) associated with battling these critical illnesses and injuries are **greater than the direct costs** (those covered by health insurance). For example, indirect costs for cancer represent over half the total costs.

## The Solution

Our products are designed to keep your family in business when battling serious medical illness and accidents.

## The Information

Family Heritage provides supplemental health insurance covering serious illness. Illness and accident coverage you can count on in your family's time of need. We offer you the peace of mind that allows you to focus on getting well instead of financial worries.

## A Reliable Company

Family Heritage has been in business for over 25 years. We are rated A by A.M. Best and A+ by The Better Business Bureau. You can trust us to be there for you in your time of need.

# Why offering Supplemental Benefits makes sense for your employees:

## Benefits

- Are paid **directly to the employee**, unless they instruct otherwise.
- Are paid **in addition** to any other insurance they may have.

## Coverage

- Is **guaranteed renewable** for life—only employees can cancel.

## Premiums

- Do NOT increase with age.
- PLUS — **We will refund premiums**, less any claims paid to the employee, after the policy has been in force for the specified time period.\*



<sup>1</sup>American Cancer Society 2013 Facts & Figures.

<sup>2</sup>American Heart Association 2013 Heart & Stroke Statistical Update.

<sup>3</sup>National Safety Council, Injury Facts, 2011 Edition.

\*Varies by Product and by State