

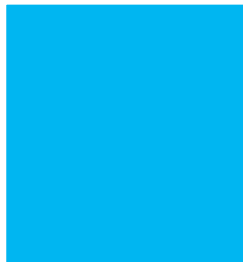
CONSECO HEALTH INSURANCE COMPANY
CONSECO INSURANCE COMPANY
A life and health insurance company



CONSECO®
Step up.

VOLUNTARY BENEFITS PRODUCT PORTFOLIO

SHORT-TERM DISABILITY
GAP INSURANCE • CANCER
CRITICAL ILLNESS
UNIVERSAL LIFE INSURANCE



ACCIDENTAL
INJURY
HOSPITAL
INDEMNITY

CONSECO
WORKSITE
Benefits made easy @work.®

CONSECO WORKSITE®

Conseco Worksite is a dedicated division of the Conseco insurance companies specializing in workplace-related insurance products.

We offer group and individual supplemental health insurance products through payroll deduction to accommodate your employees' needs. Our product offerings include accidental injury, cancer, critical illness, gap insurance, hospital indemnity, Section 125 and 132 plans and short-term disability—as well as universal life insurance.

WHAT WE DELIVER

- **Technology to simplify administration**
 - Payroll-deductible premiums
 - Electronic enrollment
- **A dedicated worksite service team**
 - Streamlined enrollment services
 - Complete marketing support
- **Dedicated worksite operations**
 - Simplified underwriting process available on certain products
 - Worksite expertise and focus
 - Rapid response to client questions
 - One simple bill for all products

These products have limitations and exclusions. For costs and complete details of coverage, contact a Conseco Worksite representative.

The facts in this brochure represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the company or the policy by the cited sources.

Riders and benefit options vary in cost, may be subject to underwriting and may not be available in all states. Certain benefit features may vary by state.

Supplemental health insurance

(Available in most states)

Many of our products offer a wide *selection of riders, including intensive care options, premium-return potential and direct benefit payment* to policyowners.

ACCIDENTAL INJURY

Underwritten by CONSECO INSURANCE COMPANY

This insurance offers two accidental death and dismemberment plans that can help provide reassurance when the unexpected occurs.

THE FACTS¹

- According to recent studies, more than 23.8 million injuries require medical attention each year.
- Statistics show more than 82% of all costs due to accidental injuries are nonmedical expenses.

KEY BENEFITS

- Accidental death and dismemberment benefits
- Disability benefits and riders
- Accident specified injury benefits
- ICU and emergency room benefits
- Public Safety rider
- Return of Premium or Cash Value rider

¹ National Safety Council, *Injury Facts*® 2005–2006, p. 2, 23, 4.

CANCER

Underwritten by CONSECO HEALTH INSURANCE COMPANY

Our cancer insurance provides protection against the uncovered medical and out-of-pocket expenses associated with cancer. *In certain states, this insurance is available only to members of the HOPE Foundation.*

THE FACTS²

- Men have nearly a 1-in-2 lifetime risk of developing cancer; women have greater than a 1-in-3 lifetime risk.
- Nearly 60% of cancer-related costs are nonmedical.

KEY BENEFITS

- Express payment up to \$10,000 upon cancer diagnosis
- Coverage for cancer screening tests
- Daily hospital confinement*
- Surgery and radiation/chemotherapy
- Transportation and family lodging
- Health advocate service
- Alternative Care rider
- Return of Premium or Cash Value rider

*See the back of this brochure for a definition of “hospital.”

² American Cancer Society, “Cancer: Basic Facts,” *Cancer Facts & Figures 2008*, p. 1, 3.

CRITICAL ILLNESS

Underwritten by CONSECO INSURANCE COMPANY

Offer your employees lump-sum benefits for today's most common critical illnesses—including cancer, heart attack, stroke and kidney failure. We offer two products, allowing your employees to choose the coverage they need.

THE FACTS

- The total overall cost of cancer is \$219.2 billion annually.³
- An estimated 770,000 Americans will have a new heart attack this year.⁴
- On average, every 40 seconds someone in the United States has a stroke.⁴

KEY BENEFITS

- Available on a group or individual basis
- Benefit amounts up to \$75,000
- Three plan choices
- First diagnosis and recurrence benefits
- Wellness benefits
- Coverage for the entire family
- Portability
- Return of Premium or Cash Value rider

³ American Cancer Society, *Cancer Facts & Figures 2008*, 2008, p. 3.

⁴ American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics, 2008 Update (At-a-Glance Version)*.

GAP INSURANCE

Underwritten and administered by

FIDELITY SECURITY LIFE INSURANCE COMPANY

It would be nice if health insurance paid for every little medical expense. That's where our gap insurance plan steps in. It fills the gaps in coverage—starting from the very first dollar charged and paying the costs your employees are normally forced to pay.

THE FACTS

- 50% of all personal U.S. bankruptcies are attributable to illness or medical bills.⁵
- According to a recent survey, nearly 31% of respondents reported they skipped medical tests or treatments to save money.⁶

KEY BENEFITS

- Everyone qualifies for coverage.*
- Doctor and wellness visits are covered.
- Hospital and outpatient visits are covered benefits.
- The plan helps eliminate out-of-pocket hospital costs.

*Existing coverage by a major medical or comprehensive health insurance plan is required.

⁵ Illness and Injury as "Contributors to Bankruptcy." *Health Affairs*, Feb. 2, 2005.

⁶ *Kaiser Health Tracking Poll: Election 2008*.

HOSPITAL INDEMNITY

Underwritten by CONSECO INSURANCE COMPANY

A stay in the hospital can be expensive. But your employees' first concern should be for care and treatment. That's why we offer a hospital indemnity plan to help address the expenses associated with a hospital stay.*

THE FACTS

- The average daily cost of a hospital confinement is \$1,149.⁷
- A recent survey shows that the average length of a hospital stay is nearly five days.⁸

KEY BENEFITS

- Confinement benefits
- Outpatient surgery
- Doctor office visits
- Emergency room benefit and emergency travel benefit
- Hospitalization Daily Benefit rider
- Pet Boarding Benefit rider

*See the back of this brochure for a definition of "hospital."

⁷ American Hospital Association, *2006 AHA Annual Survey*, Health Forum LLC, an affiliate of the American Hospital Association, 2006.

⁸ DeFrances, C.J., Podgornic, M.N., "2004 National Hospital Discharge Survey," *Advance Data from Vital and Health Statistics*, No. 371, Hyattsville, MD, National Center for Health Statistics, May 4, 2006, p. 7.

SHORT-TERM DISABILITY

Underwritten by CONSECO INSURANCE COMPANY

Short-term disability coverage is an option that many employees now expect as a part of their voluntary benefit package. Our plan offers two simple options, so employers can choose the level of coverage that's right for their employees.

THE FACTS

- 73% of people with disabilities are between the ages of 30 and 59; 52% are women and 48% are men.⁹
- An estimated 3-in-10 workers will become disabled before retiring.¹⁰

KEY BENEFITS

- Weekly benefit payment amounts up to \$1,700
- Guaranteed issue up to \$700 per week (certain restrictions apply)
- Benefit periods of 13, 26, 52 or 104 weeks
- Nonoccupational or 24-hour coverage
- Continuity of coverage on takeover business
- Guaranteed employer rates for two years

⁹ Cornell University, "Age Distribution," *2005 Disability Status Reports: United States, 2005*, p. 5.

¹⁰ SSA Press Office, *Social Security Fact Sheet—Jan. 31, 2008*, Social Security Administration, Baltimore, MD, 2008.

Life insurance

Most Americans agree that life insurance is the best way to protect their resources in the event of the premature death of a primary wage earner. Life insurance beats out all other sources of financial assets or income used to pay bills and lifestyle expenses when a primary wage earner passes away.¹¹

UNIVERSAL LIFE INSURANCE

Underwritten by CONSECO INSURANCE COMPANY

THE FACTS¹¹

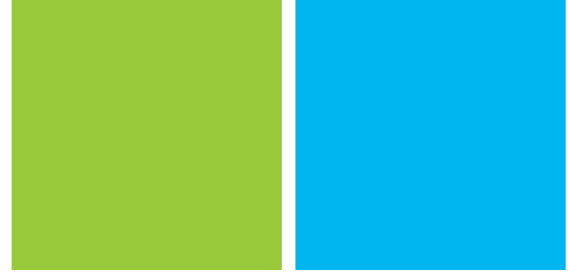
- 68% of Americans don't have a personal life insurance agent or broker.
- Of all U.S. households, 44% believe they need additional life insurance and likely will purchase more in the future.
- Insured adults are more likely only to have group life insurance obtained at work. Adults with only group coverage carry the smallest amounts of life insurance.

KEY BENEFITS

- Coverage is available on employees, spouses, children and grandchildren.
- Employee participation is not required for coverage on other family members.
- The Automatic Benefit Increase rider increases the policy's face value without additional underwriting.
- Advance payment is made upon diagnosis of a terminal illness.

¹¹ LIMRA International, *Facts About Life Insurance 2007*, p. 1, 2.





Section 125/132 plans

The key to a good benefits package is enabling your employees to pay for coverage on a pretax basis. Our Section 125/132 plans help reduce your payroll taxes—while increasing your employees' take-home pay.

SECTION 125 CAFETERIA PLAN

Offered by Consecos Worksite through P&A Group

KEY BENEFITS

- Allows group participants to contribute on a pretax basis toward the cost of insurance and other benefits
- Is offered as a premium-only plan or full cafeteria plan with a flexible spending account

SECTION 132 PARKING & TRANSPORTATION PLAN

Offered by Consecos Worksite through P&A Group

KEY BENEFITS

- Allows employees to pay for work-related travel and parking expenses with pretax dollars
- Enables employees to more easily budget their ongoing commuting expenses



A hospital is not a bed, unit or facility that functions as a skilled nursing facility, a nursing home, an extended care facility, a convalescent home, a rest home, a home for the aged, a sanatorium, a rehabilitation center, a place primarily for providing care for alcoholics or drug addicts, or a facility for the care and treatment of mental disease or mental disorders.

Statements regarding taxation are for general and informational purposes only. Such statements are based on our understanding of the law in effect at the time this material was published. Present tax laws may be altered, amended or abolished. You should rely upon your own independent tax or legal counsel to advise you as to the effects of any such changes on your own circumstances and objectives.

Conseco Health Insurance Company and Conseco Insurance Company are members of the Conseco insurance companies. The financial condition and contractual obligations of Conseco, Inc., are separate from its subsidiaries.

Policy/certificate form series (including state variations):
CIC1024C, CIC1024M, CIC1034C, CIC1034M,
CHIC-5022C, CHIC-5022I, CIC1019, CIC1022, CIC-3018, CIC1039, M-9054

Rider form series (including state variations):
Alternative Care: CHIC-8022CGR, CHIC-8022
Return of Premium: CHIC-8047, CHIC-8047(I), R1022ROP,
R1034ROP, R1041ROP
Cash Value: CHIC-8048, CHIC-8048(I), R1022CV, R1034CV
Sickness Disability: R1022SD
Public Safety: R1022PS
Hospitalization Daily Benefit: R1019DB
Pet Boarding Benefit: R1019PB
Accidental Death Benefit: CIC-6049
Children's Level Term Insurance: CIC-6045
Automatic Additional Benefit Increase: CIC-6048
Accelerated Benefit for Terminal Illness Rider: CIC-6023
Waiver of Stipulated Premium: CIC-6050

FIDELITY SECURITY LIFE INSURANCE COMPANY
KANSAS CITY, MO 64111

CONSECO HEALTH INSURANCE COMPANY
AND CONSECO INSURANCE COMPANY
Administrative Office
11825 N. Pennsylvania Street
Carmel, IN 46032

WKSITE-PORTFOLIO (03/09) 130950
© 2009 Conseco Services, L.L.C.

conseco.com



CONSECO®
Step up.