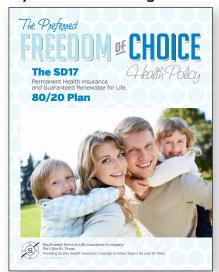


Southwest Service Life Insurance Company

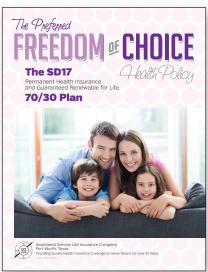
Our new Preferred Freedom of Choice Plans for 2017 Stand above all other Alternative Health Policies. For your clients looking for an Alternative to ACA Policies. The SD17 80/20, 70/30 and 60/40 plan.



Policy Form SD17 (80/20): Preferred Freedom of Choice Coverage In and Out of the Hospital

\$250,000.00 Aggregate per Person for Each Covered Sickness and Accident Maximum Lifetime Policy Benefit of \$3,000,000.00

- Your Choice of Decreasing Deductibles: \$400.00 the 1st year, \$200.00 the 2nd Year and Vanishes Thereafter.
- Pays \$2,200.00 a day or \$2,700.00 a day for ICU
- In- Hospital Physicians Benefits (Outpatient Surgery paid the same as In-Hospital Surgery) we pay 80% up to \$20,000.00 then 100% up to \$80,000.00 of the U&C of your Primary Surgeon, Assistant Surgeon and Anesthesiologist charges per surgical procedure.
- Doctor's Office Visits \$20.00 Co-Pay we will pay up to \$75.00 of the remaining U&C Physician's charges for an Office Visit in the Physician's Office.
- Also Pays 80% of the other covered
 Outpatient U&C Physicians Charges up
 to the Outpatient Aggregate, after a \$100
 policy year deductible.
- After a \$20.00 co-pay we will pay up to \$150.00 on Annual Physicals/Well-Care Benefits. Plus: Pap smear screening for women 18 years of age and older. Plus: Screening for breast cancer with low-dose mammography for women 35 years old of age and older.
- After \$20 co-pay will pay up to \$50 of the remaining U&C Physician's Charges, for visits to the Physician's Office for such things as diagnosis of symptoms or immunizations, etc. Limit 6 office visits per person per year.
- For men we pay for screening for detection of prostate cancer.
- We pay on Prosthetic Devices and Orthotic Devices.



Policy Form SD17 (70/30): Preferred Freedom of Choice Coverage In and Out of the Hospital

\$250,000.00 Aggregate per Person for Each Covered Sickness and Accident Maximum Lifetime Policy Benefits of \$3,000,000.00

- Your Choice of Decreasing Deductibles: \$200.00 the 1st year, \$100.00 the 2nd Year and Vanishes Thereafter.
- Pays \$1,700.00 a day or \$2,200.00 a day for ICU.
- In- Hospital Physicians Benefits (Outpatient Surgery paid the same as In-Hospital Surgery) we pay 70% up to\$15,000.00 then 100% up to \$70,000.00 of your Primary Surgeon, Assistant Surgeon and Anesthesiologist U&C Charges, per surgical procedure.
- Doctor's Office Visits \$20.00 Co-Pay we will pay up to \$75.00 of the remaining U&C Physician's charges for an Office Visit in the Physician's Office.
- Also Pays 70% of the other covered Outpatient U&C Physicians Charges up to the Outpatient Aggregate, after a \$100 policy year deductible.
- After a \$20.00 co-pay we will pay up to \$150.00 on Annual Physicals/Well-Care Benefits. Plus: Pap smear screening for women 18 years of age and older. Plus: screening for breast cancer with low-dose mammography for women 35 years of age and older.
- After \$20 co-pay will pay up to \$50 of the remaining U&C Physician's Charges, for visits to the Physician's Office for such things as diagnosis of symptoms or immunizations, etc. Limit 6 office visits per person per year.
- For men we pay for screening for detection of prostate cancer.
- We pay on Prosthetic Devices and Orthotic

 Devices



Policy Form SD17 (60/40): Preferred Freedom of Choice Coverage In and Out of the Hospital

\$250,000.00 Aggregate per Person for Each Covered Sickness and Accident Maximum Lifetime Policy Benefit of \$3,000,000.00.

- Your Choice of Decreasing Deductibles: \$100.00 the 1st Year and Vanishes Thereafter.
- Pays \$1,200.00 a day or \$1,700.00 a day for ICU.
- In- Hospital Physicians Benefits (Outpatient Surgery paid the same as In-Hospital Surgery) we pay 60% up to \$10,000.00 then 100% up to \$60,000.00 of your Primary Surgeon, Assistant Surgeon and Anesthesiologist U&C Charges, per surgical procedure.
- Doctor's Office Visits \$20.00 Co-Pay we will pay up to \$75.00 of the remaining U&C Physician's charges for an Office Visits in the Physician's Office.
- Also Pays 60% of the other covered Outpatient U&C Physicians Charges up to the Outpatient Aggregate, after a \$100 policy year deductible.
- After a \$20.00 co-pay we pay up to \$150.00 on Annual Physicals /Well-Care Benefits.
- Also Pays for Pap smear screening for women 18 years of age and older. Plus: Screening for breast cancer with low-dose mammography for women 35 years of age and older.
- For men we pay for detection of prostate cancer.
- After \$20 co-pay will pay up to \$50 of the remaining U&C Physician's Charges, for visits to the Physician's Office for such things as diagnosis of symptoms or immunizations, etc. Limit 6 office visits per person per year.
- We pay on Prosthetic Devices and Orthotic

 Devices

The Preferred FREEDOM

of CHOICE



Now Offering Affordable Specified Disease Policy that covers your Body's Major Health Systems.

Your Body is made up of Major Health Systems. Our job is to cover those Major Health System so when one of those Systems fails, either by Sickness or Accident, we have you covered. This Policy is designed to help cover the cost of Catastrophic Hospital and Medical Expenses associated with these Sickness and Accidents.

Plus our policy is designed to pay in the Hospital, Doctor's Office, or Urgent Care Facility; and we also pay for Outpatient Surgeries as if you were in the Hospital.

Our Policy not only covers the most important organs in your body for Dreaded Disease and Accidents but we also cover your most common sickness and accidents you can have when you go to your Doctor's Office with a Cold or Sore throat or in an Urgent Care Facility for severe Sickness or Broken Bones. We also pay Emergency Ambulance Expenses.

PREVENTIVE CARE BENEFITS

Our Health Policy also has an Impressive list of Preventive Care/ Annual Physicals for the whole Family.

FOR WOMEN AGES 18 YEARS OR OLDER WE PAY:

Annual Pap smears and Detection for HPV and Cervical Cancer.

FOR EACH FEMALE INSURED PERSON WHO IS 35 YEARS OF AGE OR OLDER, we pay for an annual screening by

low-dose mammography.

FOR MEN WE PAY:

Annual Prostate Screening.

We want to keep you Healthy so your Health doesn't fail you.

Listed at right are just a few of the most common sicknesses we cover In or Out of the Hospital plus many, many more that are not listed due to limited space.

Heart and Circulatory System

COVERED:

- Rheumatic fever, rheumatic heart disease
- Hypertension
- Hypertensive kidney disease
- Heart attack
- Pulmonary embolism (lungs)
- Heart valve disorders, mitral, aortic and tricuspid
- Atrial fibrillation, atrial flutter
- Congestive heart failure
- Stroke, cerebral embolism and late effects (speech deficits, hemiplegia)
- Aneurisms, thrombosis, phlebitis, varicose veins

Digestive System:

COVERED:

- Esophageal reflux
- Ulcers, gastritis, appendicitis
- Hernias-Inguinal, incisional, femoral, umbilical, and hiatal
- Enteritis and colitis (inflammation of small intestine, large intestine)
- Diverticulitis
- Constipation
- Liver disease and non-alcoholic cirrhosis
- Disorder of the gallbladder &/or bile ducts, gallstones
- Celiac disease (gluten sensitivity)

Malignant Cancer

COVERED:

- Malignant Carcinomain-situ, Basal cell Carcinoma, Squamous cell Carcinoma of any size, Skin Cancer of any size, Melanomas of any size and /or in-situ.
- Lip, mouth, tongue, gums, throat
- Stomach, esophagus
- Lungs
- Bone
- Breast (male or female)
- Genitourinary-cervical, bladder, colon, liver, pancreas, prostate, kidney
- Larynx (voice box)
- · Eyes, brain, spinal cord
- Thyroid
- Lymph nodes
- · Leukemia, lymphomas

Genitourinary System

COVERED:

- Kidney disorders, kidney failure, kidney infection
- Kidney stones, urinary bladder stones, bladder infection
- Prostate disorders
- Lump or mass in breast (male or female)
- Endometriosis, uterine disorders
- Menopause

Respiratory System

COVERED:

- Cold, sinusitis, sore throat, strep throat, tonsillitis, laryngitis, bronchitis
- Allergic rhinitis
- · Pneumonia, influenza

- COPD (Chronic obstructive pulmonary disease)
- Emphysema
- Asthma

Endocrine System

COVERED:

- Thyroid disorders (hyperthyroid & hypothyroid)
- Goiter
- Diabetes
- Disorder of pituitary gland
- Testicular hypofunction
- Ovarian dysfunction
- High cholesterol, hyperlipidemia
- Gout
- Dehydration, fluid overload

Musculoskeletal System

COVERED:

- Arthritis, osteoarthrosis, osteoporosis, joint disorders
- Rheumatoid arthritis, rheumatism
- Disorders of the knee, disorders of other joints
- Spinal disease processes
- · Slipped discs
- Cervical (neck) disorders
- Sciatica
- Ganglions, trigger finger, bursitis
- Pathological fractures (caused by disease, not accidents)
- Curvature of the spine (scoliosis)
- Non-allopathic lesions (usually diagnosed by DO's and chiropractors)

Subject to Policy Limitations, Exclusions and Aggregates, if issued by the company, will provide benefits resulting from accidents that occur after the effective date of the policy, and from sickness which first manifests more than 30 days, from the effective dates of the policy.