Now...for Catholics of all ages and Catholic families of all sizes-

This remarkable new "extra cash" Catholic Hospital Plan has been created just for you-regardless of the kind of health insurance you already have!

For only \$1-now, with no qualifications whatsoever, you can enroll yourself and all eligible members of your family in this valuable extra protection health plan - if you mail your Enrollment Form no later than Midmight, June 19, 1966!

This could well be the most important news you've heard in years! Now you may enjoy a special lowcost health protection plan that pays "extra cash" direct to you when a sudden accident or an unexpected sickness haospicalizes you or a member of vour family!

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At last, a long-respected insurance company (Mutual Protecti-ve Insurance Company, specializing in bealth insurance for Catholics for over 35 years) has created a brand new health plan, especially for Catholeer like yourself! It is called the-CATHOLIC HOSPITAL PLAN.

"Try" Tinis Plan FageOnly \$1.00

To make it easy Eor you to "try" this new plan and see for yourself just how it can benefit you and your family, we now make you this no strings "introductory" offer:

You an qualify for this new Plan during this limited enrollment period-without having to ue a company representative and without any red save what soever! You an enfoll yourself and all eligible members of your family for only \$2.00/

Kild, after your receive your policy, if for any reason you decide you don't want it, you may resure it within IO days and your dollar will be prompily refunded).

How The Cathzolic Hospital Plan

Differs From Ordinary Health Insurance What is so unusual about the new Catholic Hospital member, regardless of age, size of family or the plan you select, your can now enroll and get your first month's coverage for only \$ 1.00!

SPECIAL NOTE IF YOU ARE OVER 65

Even though Medicare will pay most of your hospital expenses-when it goes into effect-it still will not cover all of your needs. During this limited entol Iment, you can get the extra cash protection needed during the high-risk senior years simply by filling out the Enrollment Form below without any other qualifications!

It's a fact that people over 65 are greater risks. They go to hospitals more often and have larger hospital bills than any other age group. That's exactly why senior citizens need more protection! And that's why some hospital plans won't accept them or charge rates beyond their means. But the Carholic Flospital Plan not only accepts you regardless of age it gives you easy-to-carry protection that is zuillin your means. If you are over 65 now, or when you become 65, the following modest monthly increase applies. (This is the only increase that can ever be made as long as your continue your policy in force):

Female on All-Farnily or Husband-Wife

Male on amy Plane 3.00

ARE YOUR PARENTS SENI OR CITIZENS?

Most senior citizens guard sgainst becoming a "burden." But too often their insurance won't meet today s high hospital costs. Even Medicare won't take care of everything. A serious con-dition requiring hospitalization can mean the end of their reserves and loss of independence. To honor their independence and safeguard your own reserves, enroll your parents in the Catholic Hospital Plan during this limited en-

19 Important Questions Answered

ABOUT THE NEW CATHOLIC HOSPITAL PLAN

1. What is the Catholic Hospital Plan? The Catholic Hospital Plan is a brand-new, low-cost health protection plan-created especially for Catholics-that pays estre cath income direct to you when covered accident or illness hospitalizes you or a member of your family. 2. Why should the Catholic Hospital Plan be

of special interest to me? When you go to a Catholic hospital, you know that the physical and spiritual care you receive is in strict accordance with the ethical and religious directives of the Church. Under the Catholic Hospital Plan, your benefits are greater if you go to a Catholic hospital.

Why do I need the Catholic Hospital Plan in addition to my regular insurance?

Probably your present hospital insurance won't cover all your hospital expenses, but even if it does, you will still need help to cover all your household expenses when you are hospitalized. 4. Can I collect even though I carry other

health insurance? Yes, the Catholic Hospital Plan pays you in addition to any health insurance you carry, whether individual or group-even Medicare! And all your benefits are tax-free 5. Is there a lot of red tape to qualify?

None at all. Your only qualification is to complete and mail your Enrollment Form by the deadline date shown on the form below. 6. Which plan should I choose?

You may choose any of *four* low-cost plans-you can actually select the exact plan that suits you best If yours is a young, growing family, we recom-mend the ALL-FAMILY PLAN. You and your wife are covered for all new sicknesses and accidents (Maternity benefits are included after your policy has been in force for 10 months.) All your un-matried dependent children (and future additions) between 3 months and under 21 are included, at no extra cost, as long as they live at home.

If you are the only parent living with your chil-dren, we suggest the ONE PARENT FAMILY PLAN. This covers you and all eligible children LIN. Init covers you and all eligible children living at home between 3 months of age and under 21. Under this plan, of course, future additions are not included since no maternity benefit is provided in the ONE-PARENT FAMILY PLAN. If you have no children, or if your children are grown and no longer dependent on you, you will want the HUSBAND-WIFE PLAN. Or, if you are living by yourself, you will want the INDIVIDUAL PLAN. 7. If I become hospitalized, when do my benemental disorder. Should you enter a mon-Catholic hospital, your weekly benefits are reduced by

COURIER-JOURNAL Friday, June 10, 1966

10. When does my policy go into force? It becomes effective the very same day we re-ceive your Enrollment Form. Accidents are covered on that date. After your policy is 30 days old, sicknesses which begin thereafter are covered. Under the ALL-FAMILY PLAN, childbirth or pregnancy or any consequence thereof are covered after your policy has been in force for 10 months. 11. What if someone in my family has had a health problem that may occur again?

Even if one of your covered family members has suffered from chronic ailments in the past, pre-existing conditions are covered after the policy has been in force for two years. 12. What conditions aren't covered?

Only these minimum necessary exceptions: preg-**DEDCY OF BRY CONSEQUENCE** nancy or any consequence thereof (unless you have the ALL-FAMILY PLAN), war; military service, nervous or mental disease or disorder, suicide, sicoholism or drug addiction, or it some-thing happens "on the job" and is covered by Workman's Compensation or Employers Liability Laws.

13. Can I drop out any time? Can you drop mei

We will never cancel or refuse to renew your policy for health reasons - for as long as you live and continue to pay out premiums. We guarantee that we will never cancel, modify or terminate your policy unless we decline renewal on all poli-cies of this type in your entire state or until the maximum (Aggregate of Benefits) of your policy has been paid. You, of course, can drop your pol-icy on any renewal date icy on any renewal date.

14. Are any other unusual benefits included in the Catholic Hospital Plan?

Yes. In the event of an accidental death (within 90 days of an accident) of any person covered, \$500 will be paid to the covered person's parish - unless you wish to name another beneficiary ubject to the maximum (Aggregate of Benefits) of your policy.

15. Why is the Catholic Hospital Plan almost like having an extra "bank account"

Plan-and why schould it especially interest you?

As a Catholic, it is to your advantage to go to a Catholic hospital when sickness or accident strikes. In a Catholic hospital, you not only have your physical needs cared for but you have the comfort of having spiritual guidence always available in edi-tion, for will be use of receiving the sort of side, ical treatment that is in strict accordance with the ethical and religious directives of the Church. (Of course, even if you enter a fion Catholic hospital, you will be covered under the Catholic Hospital Plan, but your cash benefits are accually greater if you go to a Cathsolic HospitaL)

You may agree that Catholics should be encouraged to go to Catholic Inospitals, but you may already have some hospital insurance and you may be wondering-why do I need more?

Because no matter what of ber insurance you now carry, is simply won's cover everything!

Think for a moment-in these days of rising medical costs, would your present insurance cover all your hospitael bills? All your surgical and inhospital doctor's bills? All the medicines, drugs, supplies and the many other extras? Probably not.

And even if all your medical and hospital bills were covered, w hat about all your other expensesthe bills that keep piling up at home-the tremendous and costly upset to your budget, your reserves and your family life

If you, as hu shand, father and Breadwinner are suddenly hospitulized, your income stops, your expenses so up. Even if you have some kind of "salary insurance" it pr-obably won't come close to replacing your full-time pay. If your wife is suddenly bospitalized, when will look after the family, do the laundry, the marketing, the cleaning? You may have to take time off from your job-or hire fulltime domestic help-to take care of things at home. If one of your children is suddenly hospitalized, you will certainly spare no expense. If you'n a sensor citizen, with lignited reserves, and are suddenly bospitalized, even with Medicare, where will the "extra" moraey you need come from?

Without any extra cash protection in case of a hospital emergency, debts may be incutted, savings may be lost, peace of mitid may be shattered and even recovery can be seriously delayed.

How The Plana Protects You And Your Family

Now, with the unique protection of the Catholic Hospital Plan, you can avoid these worries-because you can be assumed of exist cash income when you or any covered member of your family goes to the hospital-to keep you out of debt, to keep your savings intact, to speed recovery by easing your worried mind! No matter how large your family, no matter what your age or occupation and without any other qualifications what soever, you can choose any of four low-cost plans, specially tailored to suit your family's needs.

CHOOSE THE PLAN THAT SUITS YOU BEST-You can ereroll for only \$1.00!

\$10,000 MAXIMUTH-ALE-FAMILY PLANI \$700 a week (\$14.28 a day) extra cash income for you. \$75 weekly (\$10.7) daily) for your with \$50 weekly (\$7.14 daily) for each of your alignize children.

\$7,500 MAXIMUM-ONE-PARENT FAMILY PLANSITOD weekly (\$14.20 (Eally) for you. \$50 weekly (\$7.14 dily) for each of your eligible children.

\$7,508 MAXINUM- HUSBAND-WEFE PLAN: \$100 weekly (\$14.28 deally) for you \$75 weekly (\$10.71 daily) for your wife.

\$5,000 MAXIMUTM-INDIVIDUAL PLAN: \$100 . week (\$14.28 a day) feer you.

(Note: In a-non-Catilholie houspilal, bonefit: are gaineed by 196.)

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has been in force for two years! But whether or not you have had a chronic silment, the Catholic Hospital Plan will cover any accident immediately, the very day your policy goes into effect-and any new sickness which begins after your policy is 30 days-old. There-are only these minimum nection receptions pregnance of any consequence thereof (unless you have the All-Family Plan), war, military service, nervous or mental disease or disorder, suicide, alcoholism or drug addiction, or if something happens "on the job" and is covered by Workmen's Compensation or Employers Liability-Laws. You are free to go to any hospital of your own choice that makes a charge for room and board service, with these exceptions only: nursing homes, convalescent or selfcare units of hospitals, Federal hospitals, or any hospital primarily for treatment of tuberculosis, alcoholism, drug addiction, or nervous or mental disorder.

If yours is a young, growing family, then we

recommend the All-Family Plan. You and your wife

are covered for all new sicknesses and accidents (in-

cluding maternity benefits, after your policy has

been in force for 10 months). And all your unmar-

-ried-dependent children between 3 months of age

and under 21 are included at no extra cost as long

as they live at home. (This includes not only your

present children but any children you may have in

If you are the only parent living with your chil-

dren, we suggest the One-Parent Family Plan. This covers you and all eligible children living at home

between 3 months of age and under 21. Under this

plan, of course, future additions are not included

since no maternity benefit is provided in the One-

very first day you enter the hospital, for as long-

and for as many times-as you are hospitalized.

right up to the maximum (Aggregate of Benefits)

Important: Here is another real "plus"-if

you have been told that anyone in your family

is "uninsurable"! Even if one of your covered

family members has suffered from chronic

ailments in the past, the kinds of conditions

that come back again and again or are likely

to recur, the Catbolic Hospital Plan will cover

these pre-existing conditions after your policy

On all plans, your cash benefits are paid from the

the months and years to come.)

Parent Family Plan.

of the plan you select.

In addition to the important hospital benefits, you get all these valuable "extra" features:

Every Month More Money is "Deposited" To Your "Health-Bank Account"!

Here's a wonderful bonus feature you get, no matter which plan you choose-it's almost like having an extra "Bank Account"! When your policy is issued, we immediately "deposit" into your "Health-Bank Account" the maximum amount of your policy -\$10,000.00, \$7,500.00 or \$5,000.00 (depending upon the Aggregate of Benefits of your plan). Then, every month your policy is in force, an amount equal to your regular monthly premium (including your first month) is actually added to your maximum! When you have claims, your benefits are simply "withdrawn" from your "account." It's just like putting money in and taking it out of a bank account.

Accidental Death Benefit-Paid To Your Parish

In the event of the accidental death (within 90 days of an accident) of any person covered under the Catholic Hospital Plan, \$500 will be paid to the covered person's parish, subject to the maximum (Aggregate of Benefits) of your policy. If you wish to name a beneficiary other than your parish, check the box on your Enrollment Form and a change form will be sent to you slong with your policy.

Special Feature for Peace of Mind and Security

For as long as you live and continue to; pay your premiums, we will never cancel or refuse to renew your policy for health reasons-and we guarantee that we will never cancel, modify or termimate your policy unless we decline renewal on all policies of this type in your entire state or until the maximum (Aggregate of Benefits) of your policy has been paid.

Carry As Much Other Health Insurance As You Wish!

Yes, the Catholic Hospital Plan pays you in addition to any health insurance you carry, whether individual or group-even Medicare! Furthermore, all your benefits are tax-free!

Surprisingly Low-Cost

MUTUAL PROTECTIVE

NSURANCE COMPANY

3860 Levenworth Street, Omaha, Nebraska 68105

Membership in the Catholic Hospital Plan costs considerably less than you might expect. You pay only \$1.00 for your first month's coverage (regardless of your plan), then only \$7.95 a month for the All-Family Plan; only \$5.95 a month for the One-Parent Family Plan; only \$5.75 for the Husband-Wife Plan; and the Individual Plan costs only \$3.25. (When you become 65-or if you are 65 or over now-special Senior Citizen rates apply. See the modest increase in the box following. And re-



How Can We Do It?

At this poince, you must be asking, "How can we offer so much for so little?" The answer is simple: We have lower sales costs! The Catholic Hospital Plan is a mass enrothment plan and a large volume of policies is issued only during certain limited enrollment periods. And all business is conducted directly between your and the company by mail. No salesmen are used. There are no costly investigations or any extra fees for you to pay. It all adds up to real savings we share with you by giving you top protection at lower cost.

A Respecte cl Company

In addition to the exceptional value of the Catholic Hospital Plan-the low-cost, the high benefits, the ease of enrollment-you get something even more valuable: Your policy is backed by the resources, integrity and reputation of the Mutual Protective Insurance Compary, "The Catholic's Company," specializing in low-con protection for Catholics all across America for more than 35 years. Catholics everywhere, possibly right in your own community (including many priesu), know about us and may be insured by us. Maray Catholic school children have for years enjoyed Munual Protective coverage. Serv. ing policyholders throughout the United States direct by mail, Muzual Protective has its headquarters in OmaIna, Nebraska, where it is incorporated and licensect.

Easy To Enroll-No Red Tape-No Salésman Will Call

If you entoLl now, during this limited enrollment period there are no other qualifications other than to complete and mail the Enrollment Form below. We will issure your CathoLic Hospital Benefit Policy (Form P147 Series) immediately-the same day we

On all plan, your cash benefits are paid from the very first day you enter the hospital, for as long - and for as many times - as you are hospitalized, up to the maximum (Aggregate of Benefits) of the plan you choose.

8. How much can I be paid in a Catholic hos-Each plan has its own "Aggregate of Benefits,"

what we call the maximum. For example, under the ALL-FAMILY PLAN, the maximum is \$10,000-\$100 a week (\$14.28 a day) extra cash income for you; \$75 weekly (\$10.71 daily) for your wife; \$50 weekly (\$7.14

daily) for each of your eligible children. Under the ONE-PARENT PLAN, *ibe maximum is \$7,500* - \$100 weekly (\$14.28 daily) for you; \$50 weekly (\$7.14 daily) for each of

Vour eligible children. Under the HUSBAND-WIFE PLAN, *ibe maximum is \$7,500 – \$100 weekly (\$14.28 daily)* for you; *\$75 weekly (\$10.71 daily) for your wife*. Under the INDIVIDUAL PLAN, *ibe maximum is \$3,000 – \$100 a week (\$14.28 a day)* for you;

9. Does the plan pay even in a non-Catholic hospital?

You will be covered in any hospital anywhere in the world that makes a charge for room and board service, except nursing homes, convalescent or self-care units of hospitals, Federal hospitals, or

any hospital primarily for the treatment of tuber-culosis, drug addiction, alcoholism, or nervous or

receive your Form. This automatically puts your policy in force. Along with your policy, you will receive a simple, easy-to-use Claim Form. Should you at any time need your benefits, you can be sure that your claim will be handled promptly.

As a Catholic, doesn't it make good sense for you to be protected by a Catholic health plan, should you or a member of your family be stricken by sickness or accident and suddenly hospitalized? Why not take a moment right now and fill out your Enrollment Form. Then mail it promptly with only \$1.00-"introductory" cost for your first month's coverage.

W hen your policy i immediately "deposit" into your 'Health Bank Account" the max-imum amount of your policy - \$10,000, \$7,500 should another of your pointy - \$10,000, \$7,500 benefits of your plan). Then, every month your policy is in force, an amount squad to your regu-at monthly premium (including your first month) is actually added to your maximum. When you have claims, benefits are simply "withdrawn" from your "account". from your "account"!

16. Will my claims be handled promptly? Yes. With your policy, you will receive a simple, easy-to-use Claim Form. Your claims will be proc-essed quickly and your checks will be sent directly

17. Why are the premiums in the Catholic Hospital Plan so low?

With the Catholic Hospital Plan, you actually get this is a mass enrollment plan - and no salesmen are used. Our volume is higher and our sales costà are lower.

18. How much does my first month cost? 18. How much does my first month cost? Only \$1.00, regardless of your age, the size of your family or the plan you select. After the first month, if you are under 65, you pay only these low monthly rates: only \$7.95 a month for the ALL-FAMILY PLAN; only \$5.95 a month for the ONE-PARENT FAMILY PLAN; only \$5.75 a month for the HUSBAND-WIFE PLAN; only \$3.25 a month for THE INDIVIDUAL PLAN. (When you are over 65, premiums increase, See (When you are over 65, premiums increase. See modest increase in box at left.) 19. Why should I enroll right now? Because an unexpected sickness or accident could

strike without warning — and you will not be covered until your policy is in force. Remember, if for any reason you change your mind, you may return your policy within 10 days and your \$1.00 - will be refunded immediately.

Sloney-Back Guarantee

When you receive your policy, you'll see that it is direct, honest, easy-to-understand. But if for any reason whatsoever you decide that you don't want 11, you may return it within 10 days and we will promptly refund your dollar.

Please Note: Because this is a limited enrollment, we can only accept enrollments postmarked on or before June 19, 1966. But please don't wait until that date! It is important that you act today! The sooner we receive your Form, the sooner your Catholic Hospital Plan will cover you and-your family. We cannot cover you if your policy is not in forcel

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INSURED'S NAME (Please Print)			· · · · · · · · · · · · · · · · · · ·			· · · · ·		
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This enrollment form must be mailed no later than mignight of:	June 19	,1966 🗲	AGE	_DATE OF BIR	тн:	-	•	
			If All-Family or Husband-Wife Plan is selected, give following information on wife:		Wife's First Name		Middle Initial	
PLAN Husband-Wife Plan DESIRED: One-Parent Family Plan (Check One Individual Plan		information on			Month	Day	Year	

Date Signed X _____ Insured's Signature SIGN-DO NOT PRINT Check here if you wish to name a beneficiary other than your parish, and a form will be sent to you along with your policy. FORME #-147

