

## Request for Reconsideration after Final Action

The table below presents the data as entered.

Input Field	Entered
<b>SERIAL NUMBER</b>	77960038
<b>LAW OFFICE ASSIGNED</b>	LAW OFFICE 116
<b>MARK SECTION (no change)</b>	
<b>ARGUMENT(S)</b>	
<p>This response and request are submitted in response to the final Office action dated November 14, 2014 refusing registration of Applicant's mark, under Section 2(d) of the Lanham Act, based on an alleged likelihood of confusion with five registered marks owned by the same entity.</p> <p>Specifically, the Examining Attorney has refused registration based on the marks U.S. Registration Nos. 3,515,418; 3,020,990; 3,160,467; 3,254,081; and 4,206,199. Applicant respectfully submits that there is no reasonable likelihood of confusion because the mark of the Application at issue is based on and would be recognized as being based on Applicant's "ACCIDENT SECURE" mark which is the subject of U.S. Registration No. 2,533,803, and would be recognized as one of Applicant's marks in its family of SECURE marks, and because the ACCIDENT SECURE PLUS mark is clearly distinguished from those of the cited registrations which use metal names or colors as identifying different products within the program, as opposed to such terms as "accident", and because the services are different enough and the nature of the services are such that a reasonable purchaser would exercise a high degree of care in making his or her purchasing decision.</p> <p>Applicant seeks to register the mark "ACCIDENT SECURE PLUS" for "insurance services, namely underwriting and administering supplemental health insurance in the field of accident insurance and disability income". The Examining Attorney has cited the "SECURE PLUS" mark of U.S. Registration No. 3,515,418 for "life insurance underwriting; issuance and administration of annuities; annuity underwriting"; the "SECUREPLUS PLATINUM" mark of U.S. Registration No. 3,020,990 for "financial services, namely, underwriting annuities and life insurance"; the "SECUREPLUS SILVER" mark of U.S. Registration No. 3,160,467 for "annuity underwriting"; the "SECUREPLUS GOLD" mark of U.S. Registration No. 3,254,081 for "annuity underwriting insurance"; and the "SECUREPLUS BENEFIT ACCESS" mark of U.S. Registration No. 4,206,199 for "issuance and administration of annuities" as a bar to registration because Applicant's mark and each cited mark contains the words "SECURE PLUS". However, the similarity of the marks in this single respect is not determinative on the issue of likelihood of confusion. <i>In re Lamson Oil Co.</i>, 6 USPQ2d 1041, 1043 (TTAB 1987) (similarity of the marks in one respect will not automatically result in a finding of likelihood of confusion, even if the goods or services are identical or closely related).</p> <p>There is no reasonable likelihood, that is probability of confusion with any of the marks cited by the Examining Attorney.</p>	

Applicant has an already registered mark of “ACCIDENT SECURE” of U.S. Registration No. 2,533,803 for “insurance administration, in the field of accident insurance; insurance claim processing; underwriting accident insurance”. The “ACCIDENT SECURE PLUS” mark of the instant application is based on and is merely an extension of the “ACCIDENT SECURE” mark with the addition of the descriptive term plus. The dictionary definition of the word “plus” is “with the addition of.” [1] The “ACCIDENT SECURE PLUS” program provides additional coverage than that offered under the “ACCIDENT SECURE” mark. (EXHIBIT A). The mark of the instant application would therefore be recognized as being based on Applicant’s already registered “ACCIDENT SECURE” mark. Furthermore, the term plus (or +) is used in connection with 1,014 registered marks in International Class 036 alone. (EXHIBIT B). Because the term is used on such a widespread basis it is dilute and has very little, if any, trademark significance. Because the “ACCIDENT SECURE PLUS” mark is based on and is merely an extension of the “ACCIDENT SECURE” mark and because the term plus has such widespread use giving it little to no trademark significance, a likelihood of confusion between Applicant’s “ACCIDENT SECURE PLUS” mark and any of the cited marks is unlikely.

The “ACCIDENT SECURE PLUS” mark of the instant application would be recognized as being part of Applicant’s family of “SECURE” marks. Applicant’s family of “SECURE” marks consists of: “ACCIDENT SECURE” of U.S. Registration No. 2,533,803 for “insurance administration, in the field of accident insurance; insurance claim processing; underwriting accident insurance”; “CANCER SECURE” of U.S. Registration No. 3,319,159 for “insurance underwriting services, namely, health insurance covering cancer diagnosis, treatment and expenses”; “HOSPITAL SECURE of U.S. Registration No. 3,344,793 for “insurance underwriting in the field of hospital indemnity insurance; administration of hospital indemnity insurance”; “In order to qualify for a family of marks it must be demonstrated the various marks said to constitute the family, or at least a good number of them, were used and promoted together in such a manner as to create among purchasers an association of common ownership based upon the family characteristic” *Eden Foods, Inc. v. Brenkwitz*, Opposition No. 91151474 (TTAB, 2005). Here, Applicant does in fact promote some of its “SECURE” marks together. (EXHIBIT C). Because the “ACCIDENT SECURE PLUS” mark would be recognized as being part of Applicant’s family of “SECURE” marks, confusion between the mark of the instant application and those cited by the Examining Attorney is unlikely.

In regards to the ‘990, ‘467 and ‘081 marks, Applicant’s “ACCIDENT SECURE PLUS” mark is easily distinguished from those registrations. Applicant uses the term “Accident” in its mark. The ‘990, ‘477, ‘082 marks’ use the metal names/colors “Platinum”, “Silver” and “Gold” respectively. The meaning, sound, appearance and commercial impression of the term “Accident” and the metal names/colors used in the ‘990, ‘467 and ‘081 are entirely different. Applicant’s “ACCIDENT SECURE PLUS” mark is therefore sufficiently different and easily distinguished from the ‘990, ‘467 and ‘081 marks, making confusion unlikely.

Additionally, the services offered under the mark of the instant application and the services offered under the cited registrations are different. Applicant’s mark is for health insurance whereas the cited marks are for life insurance and for the underwriting and administration annuities. The nature of annuity services and insurance services are such that a consumer would exercise a high degree of care in making his or her purchase and would not confuse health insurance with life insurance and annuity underwriting and administration. In *Reliance Standard Life Insurance Company v. American National Insurance Company* Opposition No. 91178996 (TTAB, 2012) the applicant filed an application to register the mark BENCHMARK RELIANCE for the “issuance and administration of annuities.” The mark was opposed and the opposer alleged that it had used the mark RELIANCE STANDARD in connection with insurance underwriting and issuing and administering annuities prior to Applicant’s use of its mark. *Id.* In dismissing the opposition, the Board held that “based on the nature of an annuity as a financial instrument, the personal interaction between the prospective annuitant and the selling agent, and the cost of the premium, one would expect that the relevant purchasers exercise a high degree of care making their purchasing decision.” *Id.* The same is true here. Purchasers would exercise a high degree of care when purchasing any of the services at issue. Therefore, confusion between the mark of

the instant applications and any of the marks cited by the Examining Attorney is unlikely.

Finally, Applicant's "ACCIDENT SECURE" mark has co-existed with the marks of the cited registrations for a long period of time. As previously mentioned, the "ACCIDENT SECURE PLUS" mark of the instant application is based on and is merely an extension of the "ACCIDENT SECURE" mark with the addition of the descriptive term "plus" Therefore, Applicant's "ACCIDENT SECURE" mark and the cited "SECUREPLUS" mark have co-existed for over fifteen years. Because the "ACCIDENT SECURE PLUS" mark is merely an extension of the services offered "ACCIDENT SECURE" mark and the "SECUREPLUS" marks have co-existed for over fifteen years without any confusion, a likelihood of confusion between Applicant's "ACCIDENT SECURE PLUS" mark and any of the cited marks is unlikely. *C.f. In re Universal Fire Bar, Inc.*, 181 USPQ 793 (TTAB 1974) .

Accordingly, Applicant respectfully requests that the Examining Attorney reconsider the refusal in light of the evidence and case law and approve the mark of the instant application for publication.

The applicant is filing a Notice of Appeal in conjunction with this Request for Reconsideration

[1] "plus" OxfordDictionaries.com. 2015. [http://www.oxforddictionaries.com/us/definition/american\\_english/plus](http://www.oxforddictionaries.com/us/definition/american_english/plus)

## EVIDENCE SECTION

### EVIDENCE FILE NAME(S)

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<b>DESCRIPTION OF EVIDENCE FILE</b>	Exhibit A-Parts 1 and 2 = Accident Secure Plus Program booklet and Accident Secure Program booklet Exhibit B = Search for the term "Plus" and "+" Exhibit C = Family of marks
<b>SIGNATURE SECTION</b>	
<b>RESPONSE SIGNATURE</b>	/rjacobsmeadway/
<b>SIGNATORY'S NAME</b>	Roberta Jacobs-Meadway
<b>SIGNATORY'S POSITION</b>	Attorney of Record
<b>SIGNATORY'S PHONE NUMBER</b>	215-851-8522
<b>DATE SIGNED</b>	05/11/2015
<b>AUTHORIZED</b>	

<b>SIGNATORY</b>	YES
<b>CONCURRENT APPEAL NOTICE FILED</b>	NO
<b>FILING INFORMATION SECTION</b>	
<b>SUBMIT DATE</b>	Mon May 11 13:20:43 EDT 2015
<b>TEAS STAMP</b>	USPTO/RFR-209.65.164.192-20150511132043122626-77960038-530701dd8c7a423a2f31cc6de8721a722da2b167d0df8baf2bbff328560514832-N/A-N/A-20150511125726517639

PTO Form 1960 (Rev 9/2007)  
OMB No. 0651-0050 (Exp. 07/31/2017)

## **Request for Reconsideration after Final Action To the Commissioner for Trademarks:**

Application serial no. **77960038** has been amended as follows:

### **ARGUMENT(S)**

**In response to the substantive refusal(s), please note the following:**

This response and request are submitted in response to the final Office action dated November 14, 2014 refusing registration of Applicant's mark, under Section 2(d) of the Lanham Act, based on an alleged likelihood of confusion with five registered marks owned by the same entity.

Specifically, the Examining Attorney has refused registration based on the marks U.S. Registration Nos. 3,515,418; 3,020,990; 3,160,467; 3,254,081; and 4,206,199. Applicant respectfully submits that there is no reasonable likelihood of confusion because the mark of the Application at issue is based on and would be recognized as being based on Applicant's "ACCIDENT SECURE" mark which is the subject of U.S. Registration No. 2,533,803, and would be recognized as one of Applicant's marks in its family of SECURE marks, and because the ACCIDENT SECURE PLUS mark is clearly distinguished from those of the cited registrations which use metal names or colors as identifying different products within the program, as opposed to such terms as "accident", and because the services are different enough and the nature of the services are such that a reasonable purchaser would exercise a high degree of care in making his or her purchasing decision.

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“financial services, namely, underwriting annuities and life insurance”; the “SECUREPLUS SILVER” mark of U.S. Registration No. 3,160,467 for “annuity underwriting”; the “SECUREPLUS GOLD” mark of U.S. Registration No. 3,254,081 for “annuity underwriting insurance”; and the “SECUREPLUS BENEFIT ACCESS” mark of U.S. Registration No. 4,206,199 for “issuance and administration of annuities” as a bar to registration because Applicant’s mark and each cited mark contains the words “SECURE PLUS”. However, the similarity of the marks in this single respect is not determinative on the issue of likelihood of confusion. *In re Lamson Oil Co.*, 6 USPQ2d 1041, 1043 (TTAB 1987) (similarity of the marks in one respect will not automatically result in a finding of likelihood of confusion, even if the goods or services are identical or closely related).

There is no reasonable likelihood, that is probability of confusion with any of the marks cited by the Examining Attorney.

Applicant has an already registered mark of “ACCIDENT SECURE” of U.S. Registration No. 2,533,803 for “insurance administration, in the field of accident insurance; insurance claim processing; underwriting accident insurance”. The “ACCIDENT SECURE PLUS” mark of the instant application is based on and is merely an extension of the “ACCIDENT SECURE” mark with the addition of the descriptive term plus. The dictionary definition of the word “plus” is “with the addition of.” [1] The “ACCIDENT SECURE PLUS” program provides additional coverage than that offered under the “ACCIDENT SECURE” mark. (EXHIBIT A). The mark of the instant application would therefore be recognized as being based on Applicant’s already registered “ACCIDENT SECURE” mark. Furthermore, the term plus (or +) is used in connection with 1,014 registered marks in International Class 036 alone. (EXHIBIT B). Because the term is used on such a widespread basis it is dilute and has very little, if any, trademark significance. Because the “ACCIDENT SECURE PLUS” mark is based on and is merely an extension of the “ACCIDENT SECURE” mark and because the term plus has such widespread use giving it little to no trademark significance, a likelihood of confusion between Applicant’s “ACCIDENT SECURE PLUS” mark and any of the cited marks is unlikely.

The “ACCIDENT SECURE PLUS” mark of the instant application would be recognized as being part of Applicant’s family of “SECURE” marks. Applicant’s family of “SECURE” marks consists of: “ACCIDENT SECURE” of U.S. Registration No. 2,533,803 for “insurance administration, in the field of accident insurance; insurance claim processing; underwriting accident insurance”; “CANCER SECURE” of U.S. Registration No. 3,319,159 for “insurance underwriting services, namely, health insurance covering cancer diagnosis, treatment and expenses”; “HOSPITAL SECURE” of U.S. Registration No. 3,344,793 for “insurance underwriting in the field of hospital indemnity insurance; administration of hospital indemnity insurance”; “In order to qualify for a family of marks it must be demonstrated the various marks said to constitute the family, or at least a good number of them, were used and promoted together in such a manner as to create among purchasers an association of common ownership based upon the family characteristic” *Eden Foods, Inc. v. Brenkwitz*, Opposition No. 91151474 (TTAB, 2005). Here, Applicant does in fact promote some of its “SECURE” marks together. (EXHIBIT C). Because the “ACCIDENT SECURE PLUS” mark would be recognized as being part of Applicant’s family of “SECURE” marks, confusion between the mark of the instant application and those cited by the Examining Attorney is unlikely.

In regards to the ‘990, ‘467 and ‘081 marks, Applicant’s “ACCIDENT SECURE PLUS” mark is easily distinguished from those registrations. Applicant uses the term “Accident” in its mark. The ‘990, ‘477, ‘082 marks use the metal names/colors “Platinum”, “Silver” and “Gold” respectively. The meaning, sound, appearance and commercial impression of the term “Accident” and the metal names/colors used in the ‘990, ‘467 and ‘081 are entirely different. Applicant’s “ACCIDENT SECURE PLUS” mark is therefore sufficiently different and easily distinguished from the ‘990, ‘467 and ‘081 marks, making confusion unlikely.

Additionally, the services offered under the mark of the instant application and the services offered under the cited registrations are different. Applicant’s mark is for health insurance whereas the cited marks are

for life insurance and for the underwriting and administration annuities. The nature of annuity services and insurance services are such that a consumer would exercise a high degree of care in making his or her purchase and would not confuse health insurance with life insurance and annuity underwriting and administration. In *Reliance Standard Life Insurance Company v. American National Insurance Company* Opposition No. 91178996 (TTAB, 2012) the applicant filed an application to register the mark BENCHMARK RELIANCE for the “issuance and administration of annuities.” The mark was opposed and the opposer alleged that it had used the mark RELIANCE STANDARD in connection with insurance underwriting and issuing and administering annuities prior to Applicant’s use of its mark. *Id.* In dismissing the opposition, the Board held that “based on the nature of an annuity as a financial instrument, the personal interaction between the prospective annuitant and the selling agent, and the cost of the premium, one would expect that the relevant purchasers exercise a high degree of care making their purchasing decision.” *Id.* The same is true here. Purchasers would exercise a high degree of care when purchasing any of the services at issue. Therefore, confusion between the mark of the instant applications and any of the marks cited by the Examining Attorney is unlikely.

Finally, Applicant’s “ACCIDENT SECURE” mark has co-existed with the marks of the cited registrations for a long period of time. As previously mentioned, the “ACCIDENT SECURE PLUS” mark of the instant application is based on and is merely an extension of the “ACCIDENT SECURE” mark with the addition of the descriptive term “plus” Therefore, Applicant’s “ACCIDENT SECURE” mark and the cited “SECUREPLUS” mark have co-existed for over fifteen years. Because the “ACCIDENT SECURE PLUS” mark is merely an extension of the services offered “ACCIDENT SECURE” mark and the “SECUREPLUS” marks have co-existed for over fifteen years without any confusion, a likelihood of confusion between Applicant’s “ACCIDENT SECURE PLUS” mark and any of the cited marks is unlikely. *C.f. In re Universal Fire Bar, Inc.*, 181 USPQ 793 (TTAB 1974) .

Accordingly, Applicant respectfully requests that the Examining Attorney reconsider the refusal in light of the evidence and case law and approve the mark of the instant application for publication.

The applicant is filing a Notice of Appeal in conjunction with this Request for Reconsideration

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[1] “plus” OxfordDictionaries.com. 2015. [http://www.oxforddictionaries.com/us/definition/american\\_english/plus](http://www.oxforddictionaries.com/us/definition/american_english/plus)

## **EVIDENCE**

Evidence in the nature of Exhibit A-Parts 1 and 2 = Accident Secure Plus Program booklet and Accident Secure Program booklet Exhibit B = Search for the term "Plus" and "+" Exhibit C = Family of marks has been attached.

### **Original PDF file:**

[evi\\_20965164192-20150506112833783938\\_-00074\\_CDOC-ACCIDENT\\_SECURE\\_PLUS\\_EXHIBIT\\_A\\_PART\\_1\\_M1367371\\_.pdf](#)

### **Converted PDF file(s) ( 8 pages)**

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

[Evidence-4](#)

[Evidence-5](#)

[Evidence-6](#)

[Evidence-7](#)

[Evidence-8](#)

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### **Converted PDF file(s) ( 12 pages)**

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

[Evidence-4](#)

[Evidence-5](#)

[Evidence-6](#)

[Evidence-7](#)

[Evidence-8](#)

[Evidence-9](#)

[Evidence-10](#)

[Evidence-11](#)

[Evidence-12](#)

**Original PDF file:**

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**Converted PDF file(s)** ( 3 pages)

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

**Original PDF file:**

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**Converted PDF file(s)** ( 5 pages)

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

[Evidence-4](#)

[Evidence-5](#)

**SIGNATURE(S)**

**Request for Reconsideration Signature**

Signature: /rjacobsmeadway/ Date: 05/11/2015

Signatory's Name: Roberta Jacobs-Meadway

Signatory's Position: Attorney of Record

Signatory's Phone Number: 215-851-8522

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the applicant's attorney or an associate thereof; and to the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the applicant in this matter: (1) the applicant has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the applicant has filed a power of attorney appointing him/her in this matter; or (4) the applicant's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

The applicant is not filing a Notice of Appeal in conjunction with this Request for Reconsideration.

Serial Number: 77960038

Internet Transmission Date: Mon May 11 13:20:43 EDT 2015

TEAS Stamp: USPTO/RFR-209.65.164.192-201505111320431

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# **EXHIBIT A**

## **PART 1**

# FIELD BULLETIN

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**TO: Conseco Insurance Company and Conseco Health Insurance Company  
IMOs and agents**

**DATE: January 25, 2008**

**RE: Accident Secure® product to close in MT, OK, PA and WA March 1, 2008**

## **New Accident Secure® PLUS replacing Accident Secure®**

Effective March 1, 2008, the Conseco Accident Secure® and the stand-alone JY ICU product that is sold on the Accident Secure application, will close in **MT, OK, PA and WA**. Any new application for this product must be dated no later than March 1, 2008, and submitted by March 15.

## **Accident Secure PLUS: more coverage for clients, a competitive edge for you!**

To replace the Accident Secure product, Conseco Insurance Company has recently introduced Accident Secure® PLUS, a new accidental injury and disability income supplemental insurance product. It's an opportunity for you to offer additional financial assurance to your clients with *two simple plan options*, so they can choose the level of coverage that's right for them!

As people face increasingly complex decisions about financial protection, Accident Secure® PLUS offers the sales advantage of simplicity.

## **Order your sales materials and forms today**

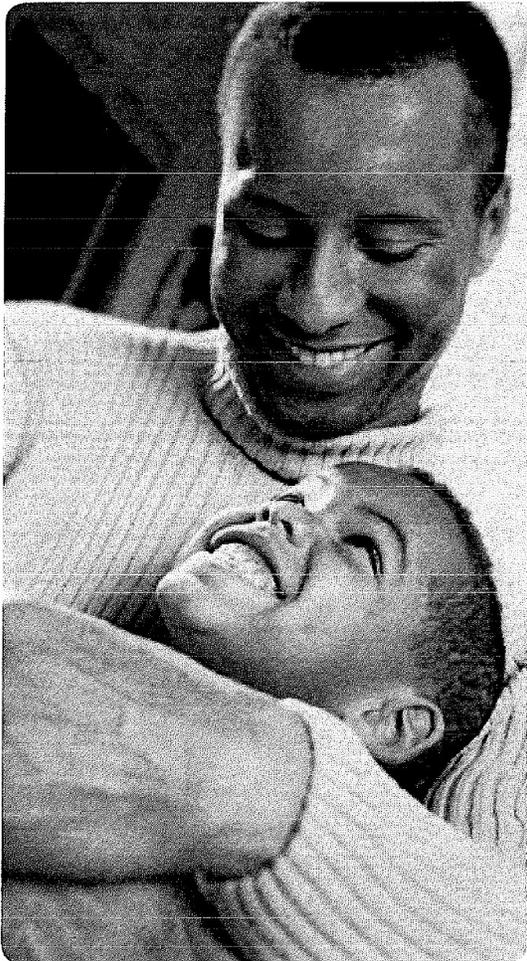
Accident Secure® PLUS sales materials and forms are now available and can be downloaded or ordered online at [consecobizlink.com](http://consecobizlink.com). If you have questions about Accident Secure PLUS, contact health agent services, (888) 754-3406.

Washington  
National™



Accident Secure<sup>™</sup>  
PLUS | accidental injury and disability income  
supplemental health insurance

A2-BR



# Accident Secure<sup>®</sup> PLUS

## Did you know?

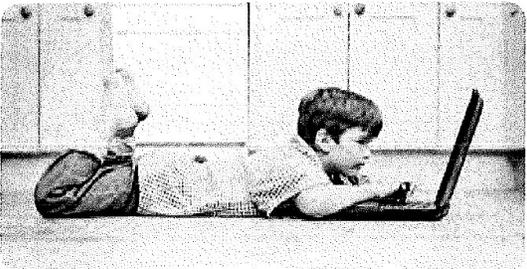
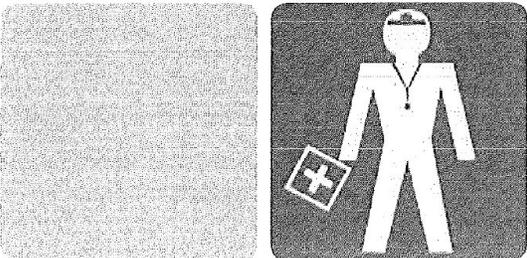
- Worker's compensation only covers injuries that occur on the job.
- Major medical plans may cover only routine medical expenses for accidents or disability, leaving uncovered costs such as copays, transportation, physical therapy, emergency room and a host of other expenses for you to pay *out of your own pocket*.
- Loss of income due to a disability can strip you of your wealth—and the lifestyle to which you're accustomed.
- An accident plan is a great supplement to a high-deductible health plan.

## According to the National Safety Council<sup>1</sup>

- 86% of all accidents occur off-the-job.
- More than 33.2 million injuries required medical attention in 2006.
- In 2007, over 80% of all costs due to accidental injuries were non-medical costs and expenses.

## How would YOU pay for unexpected costs?

- Spend your savings
- Sell off assets
- *Preserve* resources by acquiring supplemental accident insurance. ✓



<sup>1</sup> National Safety Council<sup>®</sup>, *Injury Facts*<sup>®</sup>, 2009 Edition, p. 2, p. 22, p. 4.

The above facts 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.



## Choose the plan that's right for YOU

Accident Secure PLUS, offered by Washington National Insurance Company, offers **TWO accidental death and dismemberment plans** to help ensure that your family—and the wealth you've created—is protected. Premiums are based on the benefit level you select.

### ACCIDENT BENEFITS:

 LEVEL 1

 LEVEL 2

	LEVEL 1	LEVEL 2
Accidental death <sup>1,2</sup>	\$50,000	\$75,000
Common carrier death	\$100,000	\$150,000
Motorized vehicle or pedestrian death <sup>1,2</sup>	\$75,000	\$125,000
Dismemberment <sup>1,2</sup>	\$25,000	\$40,000
Fractures <sup>1,2</sup>	\$2,400	\$3,200
Dislocations <sup>1,2</sup>	\$2,200	\$3,000
Lacerations <sup>1,2</sup>	\$300	\$400
Injuries requiring surgery <sup>1,2</sup>	\$900	\$1,200
Burns <sup>1,2</sup>	\$900	\$1,200
Paralysis <sup>1,2</sup>	\$6,250	\$12,500
Inpatient hospital confinement <i>(Admitted to a hospital for 24 hours or more within 30 days of the accident, up to 365 days per covered accident)</i>	\$300 per day	\$500 per day
Intensive care unit (ICU) <i>(Up to 15 days per covered accident)</i>	\$600 per day	\$1,000 per day
Ambulance benefit		
Ground:	\$150	\$250
Air:	\$1,000	\$1,500
<i>(One time per covered accident, within 72 hours after covered accident)</i>		
Emergency room services <sup>1,3</sup> <i>(Once per 24-hour period, within 72 hours after covered accident)</i>	\$300	\$500
Transportation <i>(More than 100 miles from site of accident or insured's residence, three trips per calendar year, per insured)</i>	\$400	\$600
Family lodging <i>(One hotel room for an immediate family member for up to 30 days if insured is confined more than 100 miles from residence)</i>	\$100 per day	\$125 per day
Physician's office visits, including chiropractor <i>(Includes two visits per covered accident, per insured)</i>	\$30 per visit	\$50 per visit
Physical therapy <i>(Eight visits per covered accident, per insured)</i>	\$30 per visit	\$50 per visit
Medical imaging—CT, MRI and EEG exams <i>(One time per covered accident, per insured)</i>	\$150	\$200
Medical appliances—wheelchair, walker, crutches, leg brace or back brace <i>(One time per covered accident, per insured)</i>	\$100	\$125
Prostheses <i>(Must be obtained within three years of the covered accident, maximum benefit per device, per covered accident, per insured)</i>	\$500	\$750
Blood and plasma <i>(One time per covered accident, regardless of number of units received)</i>	\$100	\$200

<sup>1</sup>Maximum benefit

<sup>2</sup>Please refer to Accidental Death and Dismemberment benefit schedule, A2-FS-SCHED, for additional details.

<sup>3</sup>Reduced benefit for children in most states.

Note: Other terms and conditions apply. See policy for details.

## Accident disability coverage— choose from TWO options<sup>1</sup>

\$500, \$1,000, \$1,500 or \$2,000 per month

Even when you have an accident, life goes on—and that includes life's expenses. Accident Secure PLUS gives you options that can help provide reassurance when the unexpected actually occurs. Accident disability coverage may only be purchased through an employer.

**Option 1:**

**OFF-THE-JOB ACCIDENT  
TOTAL DISABILITY BENEFIT<sup>1</sup>**

Covers you when an accident occurs away from work, rendering you disabled.

**Option 2:**

**24-HOUR ACCIDENT  
SHORT-TERM DISABILITY BENEFIT<sup>1</sup>**

Covers you 24 hours per day—even while you're at work.

## Optional riders<sup>2</sup>

### SICKNESS DISABILITY

\$500, \$1,000, \$1,500 or \$2,000 per month

Coverage when you become totally disabled due to sickness for up to 12 months, beginning on the 15th day of sickness. Guaranteed renewable to the age of 70. This rider is only available with Accident Disability Coverage.

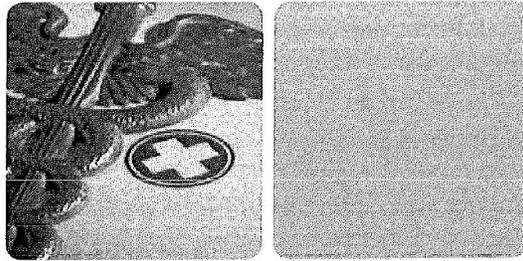
### PUBLIC SAFETY

Law enforcement officers, corrections officers or firefighters receive a \$2,000 benefit for gunshot wounds received while in the line of duty. Treatment must be received by a physician in a hospital within 24 hours.

<sup>1</sup>Both choices offer coverage for the policyowner for up to 12 months and are guaranteed renewable to the age of 70. The policyowner must be disabled within 90 days of a covered accident, being cared for on a regular basis by a physician, be employed at least 27.5 hours at the time of the covered accident, and not be engaged in any employment or occupation for pay, benefit, or profit. If the policyowner becomes totally disabled again due to the same type of bodily injury within six months of the end of a period during which the policyowner was totally disabled, we will treat this disability as the same disability.

<sup>2</sup>There is an additional charge for these riders. Premiums are based on the level selected.

Other terms and conditions apply. See policy for details.



### Our assurances

With Washington National Insurance Company, you get these important assurances:

- Your benefits are paid directly to you or to whom-ever you choose, unless otherwise required.
- Your benefits have no lifetime maximum limits, and are renewable as long as premiums are paid.<sup>1</sup>
- Your benefits are paid regardless of any other insurance you carry.
- We have never raised a premium rate on an existing accident policyholder.
- Your rates cannot be increased unless all rates of that kind are raised in your state.

<sup>1</sup>Disability benefits/rider guaranteed renewable to the age of 70.



# MILLIONS of people

have accidents every  
year. Will you or your  
family be affected?

Accidents and disabilities can create serious financial worries. Accident Secure PLUS can help protect you and your loved ones from those concerns by providing additional assurance that major medical plans can't.

In addition to the routine expenses that medical insurance covers, there are additional costs that you must pay yourself—not to mention the possibility of lost wages.

Accident Secure PLUS.  
Protect your most valuable  
asset—your income!

## Limitations and exclusions

*This policy/rider does not cover any sickness, accidental injury or condition which was diagnosed by, or for which you consulted a physician within 12 months prior to the effective date of the coverage; or for losses related to such injury or condition which occur during the first 12 months after the effective date of coverage. We will not pay for loss contributed to, caused by or resulting from your: being exposed to war or any act of war (declared or not); participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; committing or attempting to commit suicide, regardless of mental capacity; injuring or attempting to injure yourself intentionally, regardless of mental capacity; being in an accident more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda or Jamaica (except under the Accidental Death Benefit); riding in or driving any motor-driven vehicle in any race, stunt show, speed test or on any race course or speedway; operating, learning to operate, serving as a crew member on or jumping or falling from any aircraft, including those that are not motor-driven; hang-gliding; bungee jumping, parachuting, sail-gliding; parasailing, parakiting, mountaineering; being legally intoxicated, or so intoxicated that mental or physical abilities are seriously impaired, being under the influence of any narcotic, unless such narcotic is taken under the direction of a physician; participating or attempting to participate in an illegal act; working at an illegal job; participating in any sporting event for pay or prize money; having any disease, bodily or mental illness, or degenerative process. We also will not pay benefits for any related medical treatments or diagnostic procedures.*

*Sickness Disability rider: Policyowner must be employed at least 27.5 hours per week at the time the sickness is diagnosed, be totally disabled, not engaged in any employment or occupation for pay, benefit or profit; and being cared for on a regular basis (at least monthly) by a physician. The same sickness occurring within 6 months of the end of the disability period will be treated as the same disability. A 14-day elimination period applies to each sickness. We will not pay for loss contributed to, caused by or resulting from your: normal pregnancy; having a behavioral or psychological disorder, disease, or syndrome without demonstrable organic origin; alcoholism, drug abuse or chemical dependency.*

*We will not pay for loss contributed to, caused by or resulting from your: cosmetic/plastic surgery that is not for the diagnosis or treatment of covered sickness based upon generally accepted medical practice and is not medically necessary. The following procedures are not covered under any circumstances, even if performed for diagnosis or treatment of a covered sickness or are medically necessary: abdominoplasty (tummy tuck); mammoplasty (breast enlargement); rhinoplasty (nose job); or suction-assisted lipectomy (liposuction). Complications from any cosmetic/plastic surgery are not covered.*

*We will not pay for loss contributed to, caused by or resulting from your: elective surgery that is not for the diagnosis or treatment of a covered sickness based upon generally accepted medical practice and is not medically necessary. Gastric bypass surgeries are not covered under any circumstances, even if performed for diagnosis or treatment of a covered*

*sickness or medically necessary, voluntary abortion (except where the policyowner would be endangered if the fetus were carried to term or where medical complications have arisen from abortion), or sex changes. Complications from any elective surgery are not covered.*

*No postpartum benefits will be paid for any postpartum disability under the disability benefits.*

*Public Safety rider: For multiple gunshot wounds within a 24-hour period, the benefit is payable only for one wound. If death occurs as a result of the same shooting, we will pay only the largest of the benefits for which the policyowner is eligible. This rider does not cover gunshot wounds received off-the-job or from non-conventional firearms. A conventional firearm is defined as a weapon from which a bullet or shot is fired by gunpowder or compressed gas.*

*Confinement in a hospital means assignment to a bed, for which room and board charges are made, as an inpatient in a hospital on the advice of a physician for a minimum 24-hour period. The confinement must be as a result of accidental injury or sickness.*

*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 or 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.*

*An intensive care unit is not a progressive care unit; a sub-acute intensive care unit; an intermediate care unit; a private, monitored room; an observation unit; a surgical recovery room; or a room, bed or ward customarily used for patient confinement.*

*Premiums for the Accidental Death and Dismemberment coverage are based on age, health and selection of benefit plan. Disability premiums are based on job class, and benefit amount selected.*

*This brochure is not the contract and is only intended to be a brief, general description of coverage. The benefits described are contained in policy form CIC1022 and have limitations. For costs and complete details of coverage, contact your agent.*

*Disability Benefits/rider are only available to the policyowner. Spouse/children are not covered under any disability benefits/rider.*

Policy form series: CIC1022

Rider form series: R1022SD and R1022PS

Availability may vary by state.

WASHINGTON NATIONAL INSURANCE COMPANY

Home Office

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Carmel, IN 46032

WashingtonNational.com

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(06/11) 136323

A2-BR



# EXHIBIT A

## PART 2



# Accident Secure<sup>®</sup>



*Accidental injury and disability income  
supplemental health insurance*

BM-BR-CA



## Features of your Accident Secure policy

### Flexibility

Accident Secure provides a base accidental death and dismemberment benefit to all policyholders—along with a choice of riders that you select to meet your individual needs. In other words, you create the coverage you need. (For more details, see “Optional riders.”)

### Lifetime renewability

Your policy will continue as long as you pay premiums when due. Your policy cannot be canceled because of your age or state of health.

### Assured payments

Your accidental injury/disability income insurance policy pays benefits regardless of any other insurance you have.

### Direct cash benefits

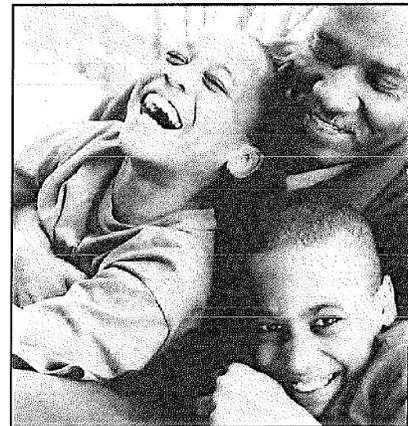
Cash payments are sent directly to you or whomever you choose (unless otherwise required). That way, you decide how to spend the money.

### Stability

Washington National Insurance Company has been insuring families for many years. Since our beginning, we have never raised a premium rate on an existing accident policyowner. And your rates can't be increased unless all rates of that kind are raised in your state.

### Customer service

Our friendly customer service department has a toll-free line, (800) 541-2254, for answers to any questions you may have.



WASHINGTON NATIONAL INSURANCE COMPANY

## Benefits

When you purchase an Accident Secure policy, you are assured of our base coverage—accidental death and dismemberment insurance.

### Base Accidental Death and Dismemberment benefit

*We will pay this benefit if, as a result of an accidental injury from any covered accident, a covered person dies within 90 days or is dismembered within 365 days after the covered accident.<sup>1</sup> (Dollar figures below represent the amount of payment per unit purchased.)*

*(maximum of 1 unit)*

Type of accident	Insured	Spouse	Child
Common carrier	\$70,000	\$35,000	\$7,000
Motorized vehicle or pedestrian	\$50,000	\$25,000	\$5,000
Other	\$30,000	\$15,000	\$3,000

Type of dismemberment	Insured	Spouse	Child
One eye, hand, foot, arm or leg	\$6,000	\$1,200	\$1,200
Two eyes, hands or feet	\$12,000	\$2,400	\$2,400
Two arms or two legs	\$12,000	\$2,400	\$2,400
Both arms and both legs	\$12,000	\$2,400	\$2,400

<sup>1</sup> If a dismemberment benefit is paid and the covered person also dies as a result of the accident, the death benefit payable will be reduced by the amount of the dismemberment benefit paid.

<sup>2</sup> To purchase the Additional Accidental Death and Dismemberment benefit or additional riders, you must first purchase the Base Accidental Death and Dismemberment benefit.

The accident benefits described are contained in policy form series BM000/PS1CA-A.

## Options

*With your purchase of this coverage, you are eligible to receive the following options:*

- You may purchase the Additional Accidental Death and Dismemberment benefit.<sup>2</sup>
- You may purchase other additional coverage by selecting from the individual riders we offer—as many riders as may fit your needs.<sup>2</sup>
- As with your base coverage, the Additional Accidental Death and Dismemberment benefit and the optional riders can be purchased in units—allowing you to control the level of coverage you receive from each individual benefit.
- Your insurance options range from individual coverage to a policy that covers you and your spouse—or even the entire family.

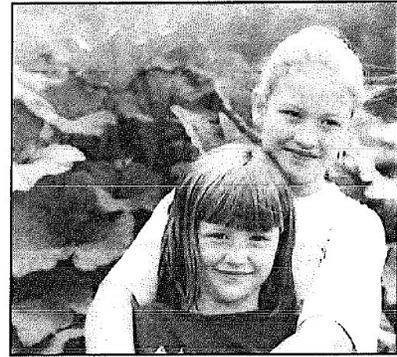
## Additional Accidental Death and Dismemberment benefit

*This additional benefit can be added to your base benefit for further protection against the cost of accidental death and dismemberment. You may purchase this additional coverage in units, which allows you to build a policy to meet your particular needs. (See Base Accidental Death and Dismemberment on the preceding page for qualification criteria.)*

Per unit of coverage (maximum of 5 units):

Type of accident	Insured	Spouse	Child
Common carrier	\$14,000	\$7,000	\$1,400
Motorized vehicle or pedestrian	\$10,000	\$5,000	\$1,000
Other	\$6,000	\$3,000	\$600

Type of dismemberment	Insured	Spouse	Child
One eye, hand, foot, arm or leg	\$1,200	\$240	\$240
Two eyes, hands or feet	\$2,400	\$480	\$480
Two arms or two legs	\$2,400	\$480	\$480
Both arms and both legs	\$2,400	\$480	\$480



## Dismemberment benefit definitions

Loss of...

### Hand

The hand is permanently cut off at or above the wrist joint, or the use of the hand is permanently lost.

### Foot

The foot is permanently cut off at or above the ankle joint, or the use of the foot is permanently lost.

### Eye

The vision of an eye becomes irrevocably incapable of being corrected to better than 20/200.

## Optional riders

These riders can be added to your coverage for additional protection. Dollar figures represent the amount of payment per unit purchased.

### Off-the-Job Accident Total Disability rider

*Maximum coverage: 24 units  
(subject to income requirements)*

Under the age of 70

*For bodily injury resulting in a covered off-the-job accident, we will pay a benefit of \$100 monthly for up to 12 months per unit of coverage when the policyowner is:*

- Employed at least 20 hours per week at the time of the accident;
- Totally disabled within 90 days of the accident;
- Not engaged during the period of disability in any employment or occupation for pay, benefit or profit; and
- Being cared for on a regular basis (at least monthly) by a physician.

Aged 70 and over

*For bodily injury resulting from a covered off-the-job accident, we will pay a benefit of \$300 monthly for up to 12 months per unit of coverage when the policyowner is:*

- Employed at least 20 hours per week at the time of the accident;
- Totally disabled within 90 days of the accident;
- Not engaged during the period of disability in any employment or occupation for pay, benefit or profit;
- Confined to a hospital within 90 days after the accident; and
- Being cared for on a regular basis (at least monthly) by a physician.

*This optional rider is available to the policyowner only. Other conditions and terms apply. See rider for complete details. There is an additional cost for this optional rider.*

*The off-the-job accident disability benefits described are contained in rider form series BM000/EA1CA-AFJ.*

### Accident Specified Injury rider

*Maximum coverage: 1 unit*

*We will pay the benefits listed below for the appropriate specified injury if:*

- The injury occurs as a result of any covered accident; and
- The injury is diagnosed and treated by a physician within 90 days of the accident (72 hours for lacerations or burns; 60 days for ruptured disc, torn cartilage and hernia).

Injury type	Policyowner	Spouse	Child
<b>Fracture</b>			
Hip or thigh	\$1,600	\$1,100	\$1,100
Vertebrae	\$1,450	\$1,000	\$1,000
Pelvis	\$1,275	\$875	\$875
Skull (depressed)	\$1,200	\$825	\$825
Leg	\$975	\$660	\$660
Foot, ankle or kneecap	\$800	\$550	\$550
Forearm or hand	\$800	\$550	\$550
Lower jaw	\$650	\$440	\$440
Shoulder blade, collarbone or sternum	\$650	\$440	\$440
Skull (simple)	\$575	\$385	\$385
Upper arm or upper jaw	\$575	\$385	\$385
Facial bones	\$500	\$330	\$330
Vertebrae processes	\$325	\$220	\$220
Coccyx, rib, finger, toe or nose	\$125	\$85	\$85
<b>Dislocation</b>			
Hip	\$1,450	\$1,000	\$1,000
Knee (not kneecap)	\$1,050	\$700	\$700
Shoulder	\$800	\$450	\$450
Foot or ankle	\$650	\$425	\$425
Hand	\$575	\$375	\$375
Lower jaw	\$475	\$325	\$325
Wrist	\$400	\$275	\$275
Elbow	\$325	\$220	\$220
Finger or toe	\$125	\$85	\$85

Accident Specified Injury rider (cont.)

**Laceration (Combined length):**

Over 5"	\$200	\$200	\$200
2" to 5"	\$100	\$100	\$100
Up to 2"	\$50	\$50	\$50

**Injuries requiring surgery**

Eye injury	\$100	\$100	\$100
Tendon or ligament			
Single	\$400	\$400	\$400
Multiple	\$600	\$600	\$600

**Ruptured disc (when covered accident occurs):**

During first year you are insured	\$100	\$100	\$100
After first year you are insured	\$400	\$400	\$400

**Torn cartilage (when covered accident occurs):**

During first year you are insured	\$100	\$100	\$100
After first year you are insured	\$400	\$400	\$400

**Hernia (when covered accident occurs):**

During first year you are insured	\$100	\$100	\$100
After first year you are insured	\$200	\$200	\$200

Paralysis	\$750	\$500	\$500
Burn	\$600	\$600	\$600

*Other conditions and terms apply. See rider for complete details. There is an additional cost for this optional rider. The accident specified injury benefits described are contained in rider form series BM000/EA1ST-ASI, including state variations, where used.*

**Medical Fees and Ambulance rider**

*Maximum coverage: 10 units*

**Medical fees**

*For an accidental injury caused by a covered off-the-job accident, we will pay (per unit of coverage):*

- Up to \$25 for injury of policyowner;
- Up to \$20 for injury of spouse or child;
- For medical expenses incurred by a covered person within 60 days after the accident; and
- For medical expenses incurred for the following items: emergency room services and supplies, X-rays, medical appliances, physician services, blood and plasma, prostheses and physiotherapist services.

*(The maximum limit payable applies for all fees combined, not for each of the above.)*

*There is an additional cost for this optional rider.*

**Ambulance fees**

*When it is necessary to transport the covered person to a hospital via professional ambulance service—as a result of an accidental injury caused by a covered accident (on or off the job)—we will pay (per unit of coverage):*

- \$5 for transport of policyowner, spouse or child (air ambulance, \$20);
- Only for trips that are necessary within 90 days after the accident; and
- For an unlimited number of trips in that 90-day period.

*There is an additional cost for this optional rider.*

*The medical fees and ambulance benefits described are contained in rider form series BM000/EA1ST-AMA.*

*Note: The benefit will pay actual charges up to the maximum limit chosen by the policyholder. If treatment is received in a facility where no charges are made, then \$5 per day of treatment is payable for up to 5 days (4 days for spouse or child).*

## Optional riders, cont.

### Sickness Disability rider

*Maximum coverage: 24 units  
(subject to income requirements)*

Under the age of 70

*For a covered sickness, we will pay \$100 monthly for up to 12 months per unit of coverage when the policyowner is:*

- Employed at least 20 hours per week at the time the sickness is diagnosed;
- Totally disabled;
- Not engaged during the period of sickness in any employment or occupation for pay, benefit or profit; and
- Being cared for on a regular basis (at least monthly) by a physician.

Aged 70 and over

*For a covered sickness, we will pay \$300 monthly for up to 12 months per unit of coverage when the policyowner is:*

- Employed at least 20 hours per week at the time the sickness is diagnosed;
- Totally disabled;
- Not engaged during the period of sickness in any employment or occupation for pay, benefit or profit;
- Confined to a hospital; and
- Being cared for on a regular basis (at least monthly) by a physician.

*Note: For this rider, all benefit payments are subject to a 14-day elimination period.*

*This optional rider is available to the policyowner only. Other conditions and terms apply. See rider for complete details. There is an additional cost for this optional rider.*

*The sickness disability benefits described are contained in rider form series BM000/EA1CA-ASD.*

### Transportation and Family Lodging rider

*Maximum coverage: 5 units*

Transportation benefit

*When a covered person requires special treatment and confinement in a hospital for injuries sustained in a covered accident, we will pay (per unit of coverage):*

- \$60 per trip to the hospital for the transport of policyowner, spouse or child;
- Only when the hospital is more than 100 miles from the covered person's residence; and
- For up to three trips per calendar year for each covered person.

Family lodging benefit

*When a covered person (policyowner, spouse or child) requires hospital confinement for treatment of injuries sustained in a covered accident, we will pay (per unit of coverage):*

- \$20 per day for one hotel/motel room for a member of the immediate family;
- Only when the hospital and hotel/motel are more than 100 miles from the covered person's residence;
- Only during the covered person's hospital confinement; and
- Up to 30 days per accident.

*There is an additional cost for this optional rider.*

*The transportation and family lodging benefits described are contained in rider form series BM000/EA1ST-ATL.*

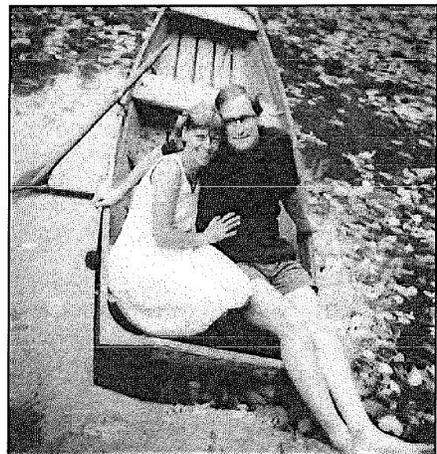
Hospital Income rider

*Maximum coverage: 4 units*

*When a covered person is confined as an inpatient in a hospital as a result of an accidental injury from a covered accident, we will pay (per unit of coverage):*

- \$25 per day for confinement of policyowner, spouse or child;
- An additional \$75 per day for confinement to an intensive care unit (ICU);
- An additional \$75 per day for ICU confinement if the accidental injury results from a motorized vehicle accident;
- Only for hospital or ICU confinement that begins within 30 days after the accident; and
- For up to 365 days per covered accident (up to 15 days for ICU confinement).

*Other conditions and terms apply. See rider for complete details. There is an additional cost for this optional rider. The hospital income benefits described are contained in rider form series BM000/EA1ST-AHI.*



## **Limitations and exclusions**

*We will not pay benefits for loss contributed to caused by or resulting from war or any act of war, declared or not, or participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; committing or attempting to commit suicide, regardless of mental capacity; injuring or attempting to injure yourself intentionally, regardless of mental capacity; having any disease, bodily or mental illness, or degenerative process; having any related medical treatments or diagnostic procedures; being in an accident that occurs more than 40 miles outside the territorial limits of Canada, Mexico, Puerto Rico, the Bahamas and the Virgin Islands, Bermuda, Jamaica and the United States, except under the Accidental Death Benefit; riding in or driving any motor-driven vehicle in a race, stunt show or speed test, or while testing any vehicle on any racecourse or speedway; traveling as a passenger (other than as a fare-paying passenger) in any aircraft, traveling as a passenger in a military aircraft or acting as a pilot or crew in any aircraft; being legally intoxicated or being under the influence of controlled substances, unless administered on the advice of a physician; committing or attempting to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation; participating in any sporting event for pay or prize money; or having a behavioral or psychological disorder, disease, or syndrome.*

*No benefits are payable for a pre-existing condition during the first twelve (12) months after the effective date of coverage. A pre-existing condition is defined as having any sickness, illness, disease, injury or condition which was diagnosed by or for which you consulted a physician within 12 months prior to the date you become insured. Benefits will not be paid for losses related to such sickness, illness, disease, injury or condition which occur during the first 12 months after the date you become insured.*

*A hospital is not a hospice, 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 place for the treatment of substance abuse or a facility for the care and treatment of mental disease or mental disorders.*

**THIS IS AN ACCIDENTAL INJURY AND DISABILITY INCOME POLICY.** *This brochure is not the insurance contract. The policy explains in detail the rights and obligations of both you and us. Therefore, it is very important that you read your policy carefully.*

*Policy form: BM000/PS1CA-A*

WASHINGTON NATIONAL INSURANCE COMPANY  
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# **EXHIBIT B**

## Search Strategy

Search Strategy

Your Reference 2015/05/06 [2]

Selected Databases 1

Trademark Databases (1):

North America (1): U.S. Federal:

Criteria Options:Active Only: on, Plurals: on, Cross References: on

Q1: 11522 - Trademark Equals plus

Q4: 139419 - International Classes Equals 36

Q5: 1155 - Q4 AND Q1

Search Date 2015/05/06 13:58 GMT

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<input type="checkbox"/>	US-55	<input type="checkbox"/>	TTS ALL ABOUT THE NUMBERS... *YOU		USPTO	Registered USPTO Status: Registered USPTO Status Date: 28- APR-2015		INT. CL. 36 FINANCIAL ADVISORY AND CONSULTANCY SERVICES; NAMELY, CASH FLOW ANALYSIS FOR INVESTORS; FINANCIAL ADVISORY SERVICES; HIGHER EDUCATION INSTITUTIONS AND MEDICAL CENTERS	Age	Age	KAREN R. RULISON
<input type="checkbox"/>	US-56	<input type="checkbox"/>	THREEPLUSONE		USPTO	Registered USPTO Status: Registered USPTO Status Date: 17- MAR-2015		INT. CL. 36 FINANCIAL ADVISORY AND CONSULTANCY SERVICES; NAMELY, CASH FLOW ANALYSIS FOR INVESTORS; HIGHER EDUCATION INSTITUTIONS AND MEDICAL CENTERS	Age	Age	KAREN R. RULISON
<input type="checkbox"/>	US-57	<input type="checkbox"/>	THREE-ONE Cross References: THREE AND ONE, 3 AND 1, 3 PLUS 1		USPTO	Registered USPTO Status: Registered USPTO Status Date: 31- MAR-2015		INT. CL. 36 FINANCIAL ADVISORY AND CONSULTANCY SERVICES; NAMELY, CASH FLOW ANALYSIS FOR INVESTORS; HIGHER EDUCATION INSTITUTIONS AND MEDICAL CENTERS	Age	Age	KAREN R. RULISON
<input type="checkbox"/>	US-53	<input type="checkbox"/>	GREAT RATES + SAFETY + PEACE OF MIND Cross References: GREAT RATES PLUS ...		USPTO	Registered USPTO Status: Registered USPTO Status Date: 24- FEB-2015		INT. CL. 36 RETAIL BANKING SERVICES INCLUDING DEPOSIT ACCOUNTS AND SAVINGS ACCOUNTS, CREDIT CARDS, LOANS, OPS, IRAS AND INVESTMENT ACCOUNTS	Age	Age	SYNCHRONY BANK

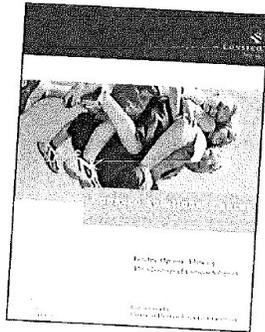
# **EXHIBIT C**

# Supplemental health insurance products



CONSECO®  
Step up.

Underwritten by  
CONSECO HEALTH INSURANCE COMPANY  
CONSECO INSURANCE COMPANY

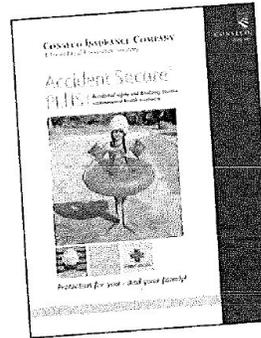


## Conseco Solutions® Cancer

Important benefits and riders—  
plus assistance with questions  
about healthcare

### Sales advantages:

- Express payment of up to \$10,000
- Daily hospital confinement payments
- Transportation and family lodging benefits
- Available for direct *and* payroll sales



## Accident Secure® Plus

Accidental injury coverage with  
additional built-in features

### Sales advantages:

- AD&D with disability benefits
- Accident specified-injury benefits for fractures, dislocations and more
- Inpatient hospital confinement benefit
- Transportation, family lodging and ICU benefits and more
- Available for direct *and* payroll sales

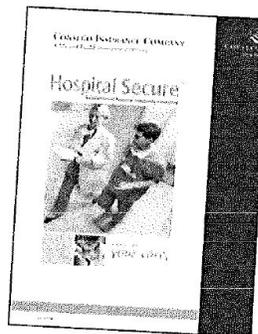


## Pulse Protection Series

Reduces out-of-pocket costs  
in the event of heart-related  
hospitalization and stroke

### Sales advantages:

- Coverages for hospital confinement
- Heart transplant benefit
- Surgery, nursing and medication benefits and more
- Available for direct *and* payroll sales



## Hospital Secure®

Supplemental coverage for  
hospital stays

### Sales advantages:

- Two simple plan options
- Claim-payment options up to \$2,500 per confinement
- Optional pet boarding rider
- Available for payroll sales only



## Conseco Critical Solutions<sup>SM</sup>

Critical illness coverage that's simple to understand and use

### Sales advantages:

- Three simple plans with two options of coverage
- Lump-sum payment options up to \$70,000
- Wellness benefit
- Available for direct *and* payroll sales

*See other side for more products!*

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

All products and riders are subject to state availability.  
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# Senior market insurance products

Underwritten by  
CONSECO HEALTH INSURANCE COMPANY  
CONSECO INSURANCE COMPANY



## Conseco Providence<sup>SM</sup>

Simplified-issue whole life insurance

Sales advantages:

- Simplified issue with noninvasive underwriting
- Point-of-sale PHI available
- Benefits payable to the age of 121



## Cancer Secure<sup>SM</sup>

Cancer coverage that's easy to understand and use

Sales advantages:

- Lump-sum payment options up to \$50,000
- Two simple plans



## Medicare supplement

Supplemental insurance for Plans A through G and J (available in most states)

Sales advantages:

- Free prescription drug card
- Five-day approval for open enrollment
- Online customer and provider service

*See other side for more products!*

CONSECO HEALTH INSURANCE COMPANY  
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Administrative Office  
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## Our sales advantages

- Benefits paid directly to your client (unless otherwise required)
- Nonreducible benefits
- Guaranteed payments
- Guaranteed renewability
- Level premiums
- No lifetime maximum on many benefit categories
- Never raised a rate on existing policyholders'
- Lifetime renewals

## Another advantage: Premium return

With optional riders, our cancer, heart/stroke and accident plans may allow your clients to get their premium returned.\*

In fact, we've returned **more than \$861 million** since 1995!

## Important information

For more information about the Conseco insurance companies, check out [conseco.com](http://conseco.com). Or call sales development, (888) 286-6002.

Get current information and order supplies and marketing materials on our online agent portal, [conseco24link.com](http://conseco24link.com)!

*Conseco Health Insurance Company and Conseco Insurance Company are members of the Conseco Insurance companies.*

*Excluding Medicare supplement. Other conditions may apply depending on the product and the state of issue. All products and rates are subject to state availability.*



CONSECO HEALTH INSURANCE COMPANY  
CONSECO INSURANCE COMPANY  
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CONSECO



CONSECO



Underwritten by  
CONSECO HEALTH INSURANCE COMPANY  
CONSECO INSURANCE COMPANY  
*A life and health insurance company*

# The Conseco insurance companies

## Health product portfolio

HEALTH#P

For agent information only.  
Not for public use.

## The Conseco insurance companies' products

Address your clients' needs—at any stage of their lives.

Our **supplemental health products** include cancer, heart/stroke, accident and hospital coverage. We also give you access to the **senior market** with Medicare supplement and whole life insurance.

So whether you're selling to someone who's just starting out, has a growing family or is planning for retirement...

**...we give you fresh sales opportunities—and the experience of companies that know the market.**

### Market facts

- According to a 2005 Harvard University study, half of all personal U.S. bankruptcies are attributable to illness or medical bills.
- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have more than a 1-in-3 lifetime risk.<sup>1</sup>
- On average, every 40 seconds someone in the United States has a stroke.<sup>2</sup>
- There's nearly one disabling injury per second in the U.S.<sup>3</sup>
- The average daily cost of a hospital confinement is \$1,149.<sup>4</sup>

<sup>1</sup>American Cancer Society, "Cancer: Basic Facts," *Cancer Facts & Figures 2006*, p. 1.

<sup>2</sup>American Heart Association/American Stroke Association, *Heart Disease and Stroke Statistics, 2005 Update* (Atlanta), p. 13.

<sup>3</sup>National Safety Council, *Report on Injuries in America*, October 2006, p. 31.

<sup>4</sup>American Hospital Association, *2000 American Hospital Association Health Forum*, LLC, an affiliate of the American Hospital Association, 2006.

*The above statistics represent the U.S. population, are for information only and do not imply coverage under the policies or endorsement of the companies or policies by the organizations cited.*

## Supplemental health

### Conseco Critical Solutions<sup>SM</sup> Critical illness supplemental health insurance

Underwritten by CONSECO INSURANCE COMPANY

Conseco Critical Solutions helps protect your clients' family, finances and future. With three coverage plans and two benefit options, your clients can be prepared for the most common critical illnesses.

- Key benefits
  - Lump-sum payment options up to \$70,000
  - Wellness benefit\*
  - Hospital confinement\*
  - Convalescence benefit\*
  - Radiation and chemotherapy\*
- Optional rider
  - Cash Value (CV) or 100% and 50% Return of Premium (ROP)
- Issue ages
  - 18-74 with ROP or CV rider
  - 18-85 without ROP or CV

Policy form series: CIC1039

\*Available with Option B

### Accident Secure<sup>SM</sup> PLUS Supplemental accidental injury and disability income insurance

Underwritten by CONSECO INSURANCE COMPANY

Accident Secure PLUS protects your clients and their loved ones by providing financial assurance that major medical plans can't. And with two simple plan options, clients can choose the level of coverage that's right for them.

- Key benefits
    - Accidental death and dismemberment benefits
    - Two optional short-term disability benefits: off-the-job and 24-hour
    - Specified injury, including fractures, dislocations, lacerations, paralytic and burns
    - Lung surgery room and ambulance benefits
    - ICU
    - Follow-up doctor visits
    - Physical therapy visits
  - Optional riders
    - Sickness Disability
    - Public Safety
    - Return of Premium (ROP) or Cash Value (CV)
  - Issue ages
    - 18-69
- Policy form series: CIC1022

### Conseco Solutions<sup>SM</sup> Cancer Supplemental cancer insurance

Underwritten by CONSECO HEALTH INSURANCE COMPANY

Conseco Health gives you a sales advantage in the cancer insurance market. With this product, you can offer important benefits and riders—and assistance to clients seeking answers and support in the healthcare system.

- Key benefits
    - Express first-occurrence payment up to \$10,000 upon diagnosis of cancer
    - Health advocate
    - Daily hospital confinement
    - Surgery and radiation/chemotherapy
    - Transportation and family lodging
  - Optional riders
    - Alternative Care
    - Hospital Intensive Care
    - Return of Premium (ROP) or Cash Value (CV)
  - Issue ages
    - 18-75 with ROP or CV rider
    - 18-85 without ROP or CV
- Policy form series: CHC-5022C

## Senior market

### Cancer Secure<sup>SM</sup> Supplemental cancer insurance

Underwritten by CONSECO INSURANCE COMPANY

These days, getting financial protection often requires complex decisions. Offer coverage that's easy to understand and use. It's also a great reserve opportunity with existing clients!

- Key benefits
    - Lump-sum, first-occurrence payment
    - Payment options up to \$50,000
    - Health advocate
    - Inpatient hospital confinement\*
    - Radiation and chemotherapy\*
    - Wellness benefit\*
  - Issue ages
    - 60-85
- Policy form series: CIC-1007 and CIC-1008
- \*Available with the products Plan B option. Not available in Pennsylvania.

### Pulse Protection Series<sup>SM</sup> Supplemental heartstroke insurance

Underwritten by CONSECO HEALTH INSURANCE COMPANY

Take advantage of a product with proven appeal—and a history of sales success.

- Key benefits
    - Daily hospital confinement
    - Heart transplant
    - Surgery†
    - Daily skilled nursing and medication
    - Transportation and lodging
  - Optional riders
    - First Occurrence Benefit
    - Hospital Intensive Care
    - Return of Premium (ROP) or Cash Value (CV)
    - Benefit Builder
  - Issue ages
    - 18-75 with ROP or CV
    - 18-85 without ROP or CV
- Policy form series: KH000/RS1ST-A

### Medicare supplement

Underwritten by

CONSECO HEALTH INSURANCE COMPANY

CONSECO INSURANCE COMPANY

The mature population is growing. Our Medicare supplement products help you meet market demand. Get competitive features and rates—and the compensation you deserve.

- Plan availability
    - A through C and J†
  - Sales advantages
    - Free prescription-drug card
    - Free-day approval for open enrollment
    - 95% application approval rate
    - Online customer service
    - Online provider service
    - Free automatic claims filing
  - Issue ages
    - 65 or older
- Policy form numbers: MDP-1500, MDP-1950, CIC-1000
- \*Subject to state availability.

### Hospital Secure<sup>SM</sup> Hospital indemnity insurance

Underwritten by CONSECO INSURANCE COMPANY

Help your clients focus on their care, not on the costs. Offer them supplemental coverage for the expenses of a hospital stay—with two simple plan options.

- Key benefits
    - Hospital confinement (payment options up to \$2,500 per confinement)
    - Outpatient surgery
    - Doctor office visit
    - Emergency room and emergency room travel
  - Optional riders
    - Hospital confinement add-on (up to \$300 per day)
    - Pet boarding
  - Issue ages
    - 18-64
- Policy form series: CIC1019

### Conseco Providence<sup>SM</sup> Whole life insurance

Underwritten by CONSECO INSURANCE COMPANY

Offer clients the confidence that funds will be available to help fulfill their wishes for family security.

- Sales advantages<sup>†</sup>
    - Level or graded benefits available
    - Direct benefit payments to named beneficiary
    - Level premiums, guaranteed never to increase
    - Long-term, cash-value building
    - Short, nonwasteful application process
    - Accelerated Benefit rider for terminal illness
    - Accidental Death Benefit rider
  - Issue ages<sup>†</sup>
    - Level benefit, 30-85
    - Graded benefit, 50-80
- Policy form numbers:  
CIC-3013, CIC-3014, CIC-3015, CIC-6032, CIC-6033
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