

Do You Need Cancer Insurance?

Your Health Insurance covers medical costs, but it may not cover the non-medical costs that make Cancer a financial hardship and the second leading cause of Bankruptcy in America.

NON-MEDICAL COSTS MAY INCLUDE (APPROXIMATELY 65%)

- Missed Work
- Missed Work (Spouse)
- Travel
- Childcare
- Food Expense
- Lodging
- Home Recovery
- Long Distance Telephone Calls

MAJOR MEDICAL PAYS MEDICAL COSTS (APPROXIMATELY 35%)

- Chemotherapy
- X-ray
- Cobalt
- Drugs & Medicine
- Hospital Room & Board



THE AMERICAN CANCER SOCIETY REPORTS THAT:

- In the United States men have a 1 in 2 lifetime risk of developing cancer, and for women the risk is 1 in 3.
- In the United States, 1 of every 4 deaths is from cancer.
- About 1,221,800 new cancer cases are expected to be diagnosed in 2003.

CORPORATELY WHY IT MAKES SENSE:

- Reduces Employer Tax Liability.
- Qualifies under Employer's tax free "Cafeteria" Section 125 Plan.
- Easy implementation and administration.
- Uniform benefits nationwide.
- Guarantee issue for entire employee population.
- Voluntary product.
- Enhances current benefit package to attract and retain employees.

WHAT YOUR EMPLOYEES GET:

- Guarantee issue with 12 months pre-existing condition limitation.
- Benefits paid directly to the employee unless assigned to someone else.
- Coverage to fit almost any family's budget.
- Individual or family coverage.
- Coverage can be converted to an individual plan if the employee leaves the group.

29 OTHER DISEASES ARE ALSO COVERED:

In addition to cancer coverage, this insurance pays benefits for 29 specified diseases. They are:

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Muscular Dystrophy, Poliomyelitis, Multiple Sclerosis, Encephalitis, Rabies, Tetanus, Tuberculosis, Osteomyelitis, Diphtheria, Scarlet Fever, Cerebrospinal Meningitis (bacterial), Brucellosis, Sickle Cell Anemia, Thalassemia, Rocky Mountain Spotted Fever, Legionnaire's Disease (confirmation by culture or sputum), Addison's Disease, Hansen's Disease, Tularemia, Hepatitis (Chronic B or Chronic C with liver failure or hepatoma), Typhoid Fever, Myasthenia Gravis, Reye's Syndrome, Primary Sclerosing Cholangitis (Walter Payton's Liver Disease), Lyme Disease, Systemic Lupus Erythematosus, Cystic Fibrosis, and Primary Biliary Cirrhosis.