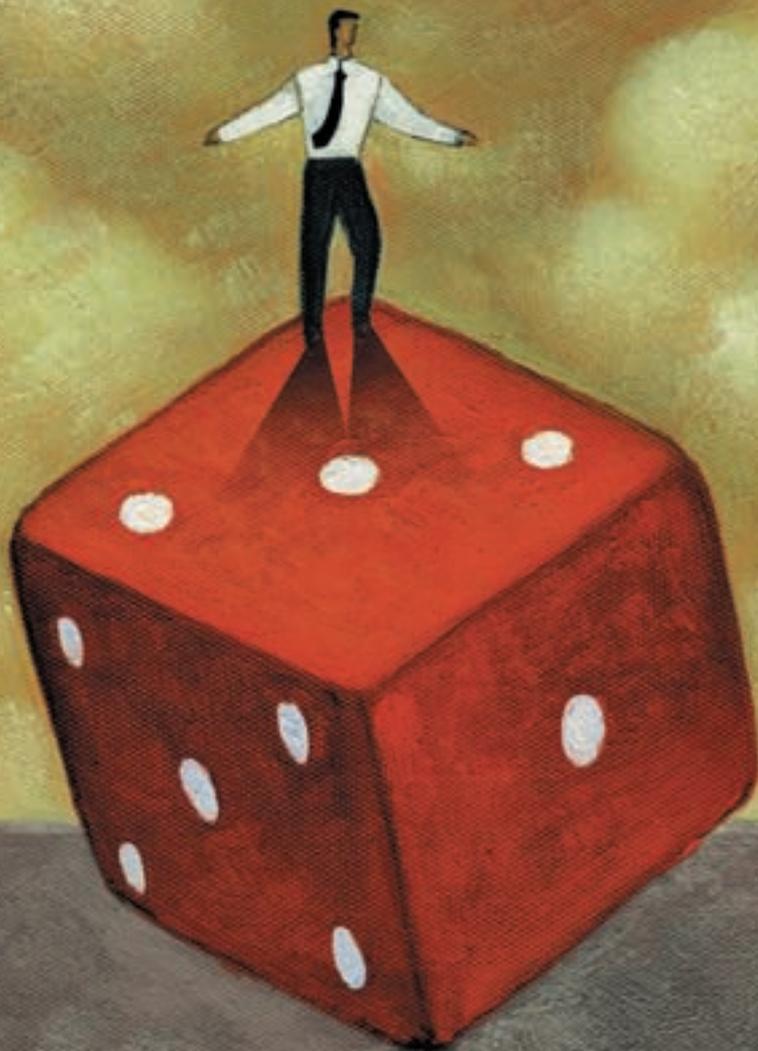




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# DO I NEED CANCER INSURANCE?



This information is provided by American Family Life Assurance Company of Columbus  
M1594

# Anyone Can Be Diagnosed With Cancer



Despite the best efforts of doctors and researchers, cancer remains a concern for many individuals and families. People from all walks of life are at risk, regardless of age, gender, or ethnicity. In the United States, men have a slightly less than one-in-two risk of developing cancer during their lifetime; for women, the risk is a little more than one-in-three.\* Advances in pharmaceuticals, surgical procedures, and alternative treatments have improved the odds of cancer survival, and Americans diagnosed with cancer are living longer than ever. But with improved treatments and survival rates come increased costs.

## The Financial Impact of a Cancer Diagnosis Can Be Overwhelming

A strong major medical plan is your first defense against medical expenses when facing a cancer diagnosis, but with rising deductibles, more and more people face substantial out-of-pocket expenses before their regular insurance fully kicks in. According to a study by *The American Journal of Medicine*, more than 62 percent of bankruptcies in 2007 were related to medical causes.\*\*



If you're diagnosed with cancer, you should spend your time focusing on getting better, not worrying about your finances. Some expenses won't be covered by major medical insurance—including travel, food, lodging, child care, and household help. And remember: living expenses such as car payments, mortgage or rent payments, and utility bills will continue, whether you are able to work or not.

## Fortunately There Is Cancer Insurance

Cancer insurance can help ease the financial worries that come with a cancer diagnosis by helping address the gaps in major medical insurance. There are many cancer insurance options out there, and selecting the right plan can be confusing. It's important to have the tools to find the right plan and the right carrier.



\*Cancer Facts and Figures 2009, American Cancer Society.

\*\*Medical Bankruptcy in the United States, 2007: Results of a National Study, (published in 2009), *The American Journal of Medicine*.

# MAKE AN INFORMED DECISION



BY ASKING THE  
**TOUGH**  
QUESTIONS.

Before purchasing cancer insurance, you should consider the following factors:

## ① The Insurance Carrier

There are many cancer insurance providers, so it's important to consider the company standing behind the product. What do you know about the company offering the insurance? How long has it been in business? What about financial strength?

## ② The Policy's Benefits, Limitations, and the Definition of Cancer

Make sure the policy you're considering covers the cost of treating recurrences or another form of cancer. And look for how the policy defines *cancer*. Most people are not familiar with the key benefits of a cancer policy or how plans are structured. Look for:

- A benefit for the initial diagnosis of cancer
- Strong benefits for radiation and chemotherapy
- Generous hospitalization benefits
- Comprehensive benefits for surgery
- Benefits for transportation and lodging, in case travel is required

## ③ Rate Stability

Annual rate increases are often considered the norm, but it's possible to find a provider that doesn't regularly raise premiums. Ask your insurance representative whether the company you're considering has a history of rate stability.



#### ④ Claims

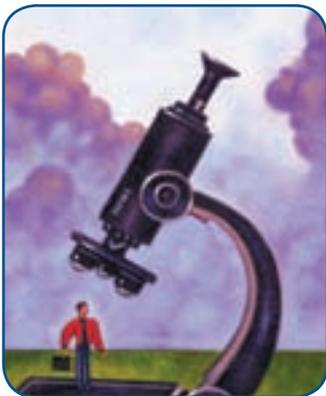
You'll find out just how reliable your insurer is when you file a claim. Before purchasing a policy, research how quickly the insurer processes claims. Do the benefits require coordination with other coverage before payment is issued?

#### ⑤ Spouse and Dependents

Not all policies offer benefits or the same level of benefits to spouses and children. If you are the primary insured, make sure your policy offers your spouse and dependents coverage that is equal to yours.



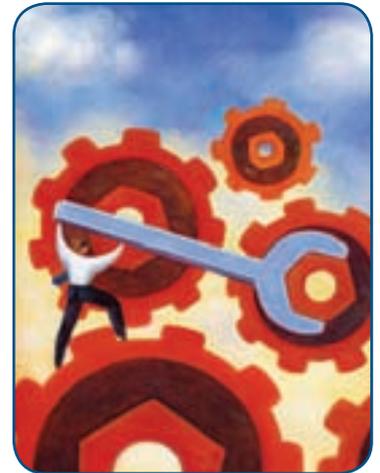
#### ⑥ Early Detection and Cancer Prevention



Many of today's tests and scans identify cancer at its earliest. Some cancer policies offer benefits when you take advantage of those tests, including annual mammogram or prostate screening tests.

#### ⑦ Control

Is the policy guaranteed-renewable, or can your employer or insurance company terminate it at any time? Will your plan be canceled if your employer changes plans? Is the policy portable—can you take it with you if you leave your job?



#### ⑧ Underwriting

Insurance companies' underwriting questions vary, but one commonly asked question is, "How many years have you been cancer-free?" Some

companies won't cover you unless you've been cancer-free for at least ten years. Look for a company that is less strict in its underwriting requirements, and that will cover you if your cancer recurs.