

# Cancer insurance

A Cancer insurance policy can help pay for treatment costs or any other expenses. So you can focus on your recovery – instead of your financial situation.

## Your Cancer policy

A Flexible Choice Cancer insurance policy pays 100% of your selected benefit amount – from \$5,000 to \$100,000 – if you are diagnosed with cancer while your policy is in force.

Lump-sum cancer coverage	% of selected benefit amount
Cancer	100%
Carcinoma in situ	

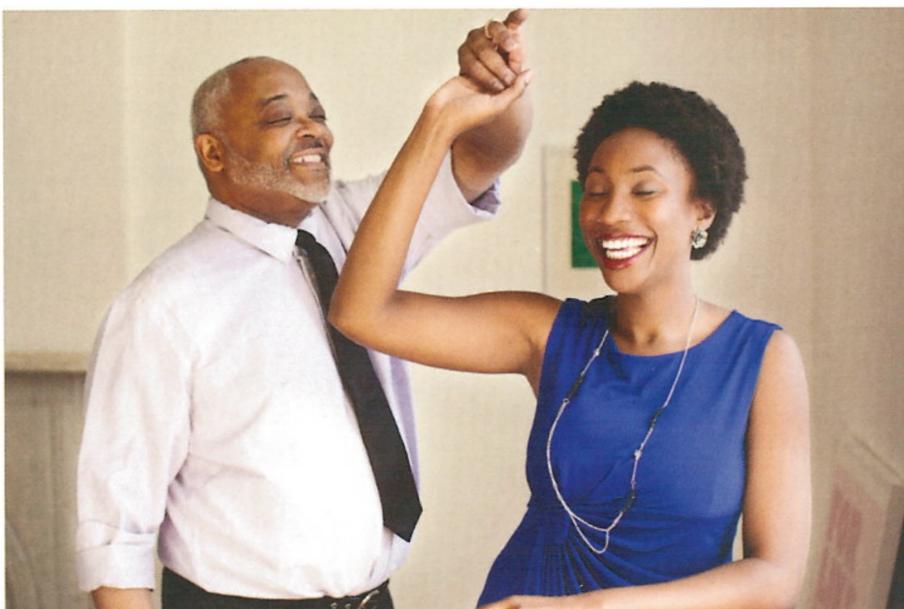
You can use this money to help pay medical expenses or for any other purpose.

**This coverage is also available as a rider on a Flexible Choice Heart Attack & Stroke policy.**

(Rider form series #LY-LSC-RD-NJ)



**\$174 billion is the total projected cost of cancer in the U.S. in 2020.<sup>2</sup>**



# Heart Attack & Stroke insurance

The costs associated with an unexpected heart attack, stroke or other heart-related surgery can be overwhelming. A Heart Attack & Stroke policy can help you spend less time worrying about money and more time working on your recovery.

## Your Heart Attack & Stroke policy

With our Flexible Choice Heart Attack & Stroke insurance policy, you can receive a percentage of your selected benefit amount (\$5,000 to \$100,000) if you experience one of the qualifying events shown below. Benefits can be paid up to the maximum amount of your selected benefit amount.

Qualifying events	% of benefit amount payable for each event	Max. % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery*	25%	
Aortic surgery*	25%	
Heart valve replacement/repair*	25%	
Angioplasty*	10%	
Stent*	10%	

\*Payable only once in an insured person's lifetime.

For example, if you selected a \$20,000 benefit amount and needed an aortic surgery, you would receive 25% of your maximum benefit amount, or \$5,000. If you then suffered a stroke, you would receive 100% of the remaining balance of your benefit amount, or \$15,000.

**This coverage is also available as a rider on a Flexible Choice Cancer policy.**

(Rider form #LY-LSH-RD-NJ)

3. The Heart Foundation, Heart Disease Facts, Heart Disease Statistics (<http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>), accessed 5/13/14.

# Flexible Choice helps add financial security

Everyone wants to live a happy, healthy life. But cancer, a heart attack or stroke can happen at any time. Having a heart attack or stroke or being diagnosed with cancer can quickly cause financial problems. That's why it pays to plan ahead.

## What our base policy offers

- › Flexible lump-sum benefits from \$5,000 to \$100,000 to use any way you like
- › Cash payment can be paid directly to you or to anyone you choose
- › Coverage for you, your spouse and/or your family
- › Issue ages from 18-99
- › Guaranteed renewable for life<sup>1</sup>
- › Not affected by any other insurance you may have
- › Riders for added flexibility (for an additional premium)

## How your policy works

With Flexible Choice, you can choose either a Cancer or a Heart Attack & Stroke insurance policy.

## Use the money where you need it

Once you have received a lump-sum payment, you can use this money to pay for medical or any other type of living expenses, including:

- › Deductibles/coinsurance
- › Prescription drugs
- › Rehabilitation
- › Extended hospital stays
- › Experimental therapy
- › Unexpected expenses

1. Subject to the company's right to increase premiums on a class basis.

2. Journal of the National Cancer Institute: Cancer Prevalence and Cost of Care Projections (<http://costprojections.cancer.gov/>), accessed 6/5/14.

Use of statistics in this brochure does not imply endorsement of any kind.

## Meet Elizabeth

Elizabeth is a teacher at a local elementary school. During a regular self-exam, she felt something on her breast and scheduled an appointment with her doctor. She was diagnosed with breast cancer. Three years before her diagnosis, Elizabeth had purchased a \$25,000 Flexible Choice Cancer policy which paid her 100% of her \$25,000 selected benefit amount to help pay her expenses as she received treatment.



**7.9 million living Americans have suffered a heart attack.<sup>3</sup>**

Presented for illustration only.

