



# Cancer Insurance

## How would cancer impact your way of life?

Hopefully, you and your family will never face cancer. If you do, a financial safety net can help you and your loved ones focus on what matters most – recovery.

If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health care services.

## Help in times of need

Cancer insurance coverage from Colonial Life & Accident Insurance Company can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

- Loss of income
- Out-of-network treatment
- Lodging and meals
- Deductibles and other out-of-pocket expenses



**More than 1.9 million**  
new cancer cases  
are expected to be  
diagnosed in 2022.<sup>1</sup>

Scan the code  
below to see how Cancer  
Insurance can help you  
and your family, or go to:  
[ColonialLife.com/EE-Cancer](https://ColonialLife.com/EE-Cancer).





**Cancer Insurance  
provides benefits  
to help with cancer  
expenses – from  
diagnosis to  
recovery.**

### One family's journey\*

Paul and Kim were preparing for their second child when they learned Paul had cancer. They quickly realized their medical insurance wouldn't cover everything. Thankfully, Kim's job enabled her to purchase a cancer insurance policy covering Paul to help them with expenses.



#### **Doctor's screening**

##### **Wellness benefit<sup>2</sup>**

Paul's wellness benefit helped pay for the screening that discovered his cancer.



#### **Second opinion**

##### **Travel expenses**

When the couple traveled several hundred miles from their home to a top cancer hospital, they used the policy's lodging and transportation benefits to help with expenses.



#### **Surgery**

##### **Out-of-pocket costs**

The policy's benefits helped with deductibles and related to Paul's surgery and hospital stay.



#### **Treatment**

##### **Experimental care**

Paul used his plan's benefits to help pay for experimental treatments not covered by his medical insurance.



#### **Recovery**

##### **Follow-up evaluations**

Paul has been cancer-free for more than four years. His cancer policy provides a benefit for periodic scans.

\*The scenario presented here is for illustrative purposes only.



## WITH CANCER INSURANCE:

- ✓ Coverage options are available for you and your eligible dependents.
- ✓ Benefits are payable directly to you, unless you specify otherwise.
- ✓ Benefits are payable regardless of any insurance you may have with other companies.
- ✓ You can take coverage with you, even if you change jobs or retire.



Our cancer insurance offers more than 30 benefits that can help you with costs that may not be covered by your medical insurance.

### Treatment benefits

(inpatient or outpatient)

- Radiation/chemotherapy
- Anti-nausea medication
- Medical imaging studies
- Supportive or protective care drugs and colony stimulating factors
- Second medical opinion
- Blood/plasma/platelets/immunoglobulins
- Bone marrow or peripheral stem cell donation
- Bone marrow or peripheral stem cell transplant
- Egg(s) extraction or harvesting/sperm collection and storage
- Experimental treatment
- Hair/external breast/voice box prosthesis
- Home health care services
- Hospice (initial or daily care)<sup>3</sup>

### Surgery benefits

- Surgical procedures
- Anesthesia
- Reconstructive surgery
- Outpatient surgical center
- Prosthetic device/artificial limb

### Travel benefits

- Transportation
- Companion transportation
- Lodging

### Inpatient benefits

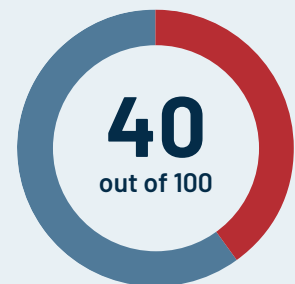
- Hospital confinement
- Private full-time nursing services
- Skilled nursing care facility
- Ambulance
- Air ambulance

### Additional benefits<sup>4</sup>

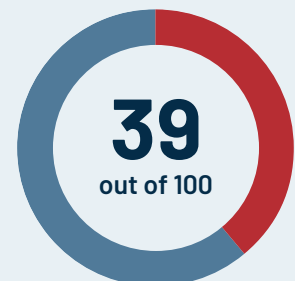
- Family care
- Cancer vaccine
- Bone marrow donor screening
- Skin cancer initial diagnosis
- Waiver of premium

Lifetime risk of developing cancer in the U.S.<sup>1</sup>

MEN



WOMEN



If cancer impacts your life, you should be able to focus on getting better — not on how you'll pay your bills.



Talk with your Colonial Life benefits counselor about how cancer insurance can help provide financial security for you and your family.

## Optional riders

For an additional cost, you may have the option of purchasing additional riders for even more financial protection against cancer. Talk with your benefits counselor to find out which of these riders are available for you to purchase.

- **Initial diagnosis of cancer rider** — Provides a one-time, lump-sum benefit for the initial diagnosis of cancer. You may choose a benefit amount in \$1,000 increments between \$1,000 and \$10,000. If your dependent child is diagnosed with cancer, this rider can pay two and a half times (\$2,500 – \$25,000) the chosen benefit amount.
- **Initial diagnosis of cancer progressive payment rider** — Provides a lump-sum payment of \$50 for each month the rider has been in force after the waiting period<sup>5</sup>, if applicable, and before cancer is first diagnosed.
- **Specified disease hospital confinement rider<sup>6</sup>** — Provides \$300 per day if you or your covered family members are confined to a hospital for treatment for one of the 34 specified diseases covered under the rider.

1. American Cancer Society, Cancer Facts & Figures, 2022.

2. In MI, Wellness Benefits are not available. In MA, Wellness Benefits are called Additional Benefits.

3. In CO, no hospice benefit. In CT, no initial benefit for hospice.

4. In MD, Tobacco cessation benefit available. In MT, Mammography benefit available on the base plan, not on the wellness benefit.

5. Waiting period means the first 30 days following each insured person's coverage effective date during which time no benefits are payable. No waiting period in ID, MD, MN, MO, OK, SD and VA. States without a waiting period will have a pre-existing condition limitation.

6. In CT, Specified Disease Rider is not available.

### THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form CanAssist and rider forms R-CanAssistIdx, R-CanAssistProg and R-CanAssistSpDis (including state abbreviations where applicable, for example: CanAssist-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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