

**Cigna Supplemental Solutions.**  
Insured by Loyal American Life Insurance Company

*Flexible Choice*

**CANCER**

*Insurance Policy for the* **DISTRICT OF COLUMBIA**



BENEFITS TO  
HELP YOU STAY  
**100% YOU**

LUMP SUM BENEFITS FROM  
**\$5,000 - \$100,000**

**GO YOU**



# HOW IT WORKS

Your health is important to living a full and happy life. So planning for the unexpected should be on your to-do list. That's why we offer solutions to help you live the life you were meant to.

## Our Base Policy Provides:

- Flexible lump sum benefits from \$5,000 to \$100,000 to use any way you like
- Coverage for you, your spouse<sup>1</sup> and/or your family
- Issue ages from 18 – 99
- Guaranteed Renewable for life\*

## Help Ease Financial Issues

You can't predict the future. So, it's good to plan ahead. Cigna Supplemental Solutions, through Loyal American Life Insurance Company, can help protect your lifestyle and well being when a critical health event occurs.

Help ease the financial issues that arise when you are diagnosed with cancer. With our policy, benefits are paid directly to you, or your designee, in a lump sum payment. Benefit amounts are flexible, ranging from \$5,000 to \$100,000, for you, your spouse<sup>1</sup> and your dependent children (under age 26).

## No Surprises

We pay regardless of any other insurance you may have, and we pay directly to you, or your designee, to use any way you like.

## How can I use the money?

How you use the cash benefit is up to you. Use the lump sum benefits to cover:

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

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

## How it Works

**Start with the base policy.** Begin with our Cancer policy to cover the associated costs of cancer treatment.

**Customize your coverage.** For an additional premium, you can add a recurrence benefit should you receive a subsequent cancer diagnosis.



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

<sup>1</sup>Also a Domestic Partner or Party to a Civil Union.

<sup>2</sup>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.

# CANCER

You are unique and so are your health insurance needs. Don't let a cancer diagnosis get in the way of being who you are. Our lump sum benefits can help with the treatment costs of cancer, so you can protect your well being.

## Your Cancer Policy

A cancer diagnosis can occur at any time regardless of your lifestyle.

Lacking the proper cancer coverage to help pay for additional costs associated with treatment can affect your recovery, so it's beneficial to plan ahead.

With our *Flexible Choice* Cancer Insurance Policy, you will receive 100% of your selected benefit amount, from \$5,000 – \$100,000, upon diagnosis<sup>4</sup> of any cancer.

In the U.S., **MEN** have a **1 in 12** lifetime risk of developing cancer.<sup>3</sup>

| Lump Sum Cancer Coverage | % of Selected Benefit Amount |
|--------------------------|------------------------------|
| Cancer                   | 100%                         |
| Carcinoma in Situ        |                              |

Use your lump sum benefit to help you get back to living the life you were meant to.



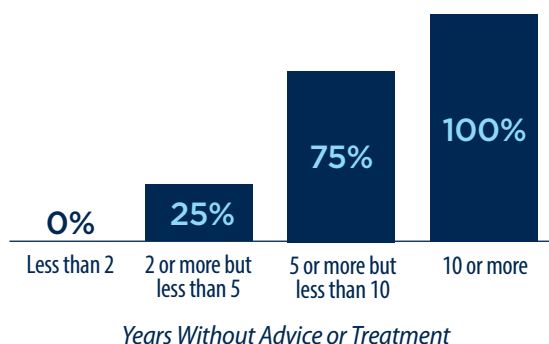
## Cancer Recurrence Benefit Rider

(Form #LY-CR-RD-DC)

If you are concerned with a recurring diagnosis of cancer, our Cancer Recurrence Benefit Rider may pay you additional benefits should you receive subsequent diagnoses of cancer. You will receive a percentage of your benefit amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnoses<sup>4</sup> of cancer provided you have not received advice or treatment for at least two years from the date of your last diagnosis.

For **WOMEN**, the risk is a little more than **1 in 3**.

Cancer Recurrence Benefit Rider  
Percentage of Amount Payable



## Return of Premium Rider

(Form Series #LY-ROP-D)

Our Return of Premium Rider can give you some peace of mind should your policy go unused at the time of death. Your loved ones could receive 100% of all premiums paid (policy and riders) from the rider effective date on, less claims paid, as long as the policy is paid up and in force when you pass.

Presented for illustration only.

<sup>3</sup>American Cancer Society, Cancer Facts & Figures 2014, Page 1. <sup>4</sup>Coverage must be in force.

## Exclusions, Limitations & Reductions

Please see your policy for exact details.

**PRE-EXISTING CONDITION(S):** A condition/conditions diagnosed or for which medical advice or treatment was recommended by or received from a physician within the six months prior to the policy or rider effective date. The benefits of the policy and any attached rider will not be payable during the first 12 months that coverage is in force with respect to an insured person for any loss caused by pre-existing condition(s). This 12-month period is measured from the policy and rider effective date for each insured person.

### Lump Sum Cancer Policy and Cancer Recurrence Benefit Rider

If you happen to be diagnosed within the first 30 days following the effective date of the policy and/or rider, the benefit amount payable will be reduced to 10% of the selected benefit amount, and your coverage will be terminated. *(not applicable on Cancer Recurrence Benefit Rider)*

No benefits will be payable for:

1. any disease, sickness or incapacity other than cancer as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by cancer;
2. loss that begins prior to the policy and/or rider effective date;
3. diagnosis received outside the United States or its' territories, unless otherwise specified in the policy and/or rider; or
4. any illness specifically excluded from the definition of cancer or carcinoma in situ.



Loyal American Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Cancer policy. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. The brochure provides a brief description of the important features of policy form LY-LSC-BA-B-DC and applicable riders. **THE LUMP SUM CANCER POLICY IS A CANCER ONLY AND PROVIDES LIMITED BENEFITS**, which should be used to supplement existing medical coverage.

"Cigna", "GO YOU", the "Tree of Life" logo and "Cigna Supplemental Solutions" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Loyal American Life Insurance Company, and not by Cigna Corporation. All models are used for illustrative purposes only.