

Cigna Supplemental Solutions.
Insured by Loyal American Life Insurance Company

Flexible Choice

FIRST DIAGNOSIS CANCER

Lump Sum Limited Benefit

Insurance Policy for **GEORGIA**



BENEFITS TO
HELP YOU STAY
100% YOU

BENEFITS FROM \$5,000 - \$30,000

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 \$30,000 to use any way you like
- Coverage for you, your spouse 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 cancer diagnosis occurs.

Help ease the financial issues that arise when you are diagnosed with cancer. With our policies, benefits are paid directly to you, or your designee, in a lump sum payment. Benefit amounts are flexible, ranging from \$5,000 to \$30,000 for you, your spouse 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 benefit 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 2020.¹

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

¹Journal 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 policy can help with the treatment costs of cancer, so you can protect your well being.

Your First Diagnosis Cancer Lump Sum Limited Insurance Policy

A first diagnosis of cancer 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* First Diagnosis Cancer Lump Sum Limited Insurance Policy, you will receive 100% of your selected benefit amount, from \$5,000 – \$30,000, upon diagnosis³ of any cancer.

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

Meet Elizabeth

Elizabeth, a teacher at a local elementary school, felt something on her breast and scheduled an appointment with her doctor. She was diagnosed with breast cancer.

Three years ago, she purchased a \$25,000 Flexible Choice First Diagnosis Cancer Lump Sum Limited Insurance Policy and because of her diagnosis, was able to receive 100% of her \$25,000 selected benefit amount to use on out-of-pocket expenses.

In the U.S., **MEN** have a lifetime risk of developing cancer.²

1 in 12

For **WOMEN**, the risk is a little more than

1 in 13²

Presented for illustration only.

²American Cancer Society, Cancer Facts & Figures 2014, Page 1.

³Coverage must be in force.

Exclusions & Limitations

Please see your policy for exact details.

First Diagnosis Cancer Lump Sum Limited Benefit Insurance Policy

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 effective date;
3. diagnosis received outside the United States or its' territories, unless otherwise specified in the policy; or
4. any illness specifically excluded from the definition of cancer or carcinoma in situ.

WAITING PERIOD: If diagnosed with cancer or carcinoma in situ during the 30-day waiting period, you have the option to cancel the policy and receive a refund of the initial premium or you can continue your policy to provide for payment of benefits for cancer or carcinoma in situ diagnosed after the 30-day waiting period.



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. **THIS IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR HOSPITAL OR MEDICAL EXPENSE INSURANCE, A HEALTH MAINTENANCE ORGANIZATION (HMO) CONTRACT OR MAJOR MEDICAL EXPENSE INSURANCE.** The brochure provides a brief description of the important features of policy form LY-LSC-BA-GA. **THE LUMP SUM CANCER POLICY IS A CANCER ONLY POLICY**, which should be used to supplement existing medical coverage.

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