

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

*Flexible Choice*

**CANCER** *and*  
**HEART ATTACK & STROKE**  
*Insurance Policies for IDAHO*



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 Policies Provide:

- Flexible lump sum benefits from \$5,000 to \$100,000 to use any way you like
- Coverage for you, your spouse and/or your family
- Issue ages from 18 – 99
- Guaranteed Renewable for life\*
- Riders for added flexibility (for an additional premium)

## 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 or suffer a heart attack, stroke or one of the covered qualifying events. 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 \$100,000 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 benefits to cover:

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

  
The total projected cost of cancer in the U.S. in 2020.<sup>1</sup>

## How it Works

**Start with a base policy.** Choose either a Cancer or a Heart Attack & Stroke Insurance Policy.

**Get the benefits of both policies.** Add either a Cancer rider to a Heart Attack & Stroke policy or a Heart Attack & Stroke rider to a Cancer policy for an additional premium to get benefits of both policies.

**Customize your coverage.** For an additional premium, you can add:

- a restoration benefit in case of a later heart attack or stroke diagnosis or procedure;
- a recurrence benefit should you receive a subsequent cancer diagnosis; or
- other benefits to tailor your needs.

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

<sup>1</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>5</sup> of any cancer.

In the U.S., **MEN** have a **1 in 12** lifetime risk of developing cancer.<sup>4</sup>

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

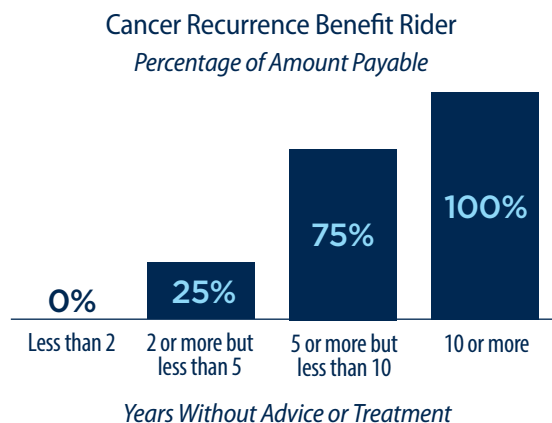
Use your lump sum benefit to help you get back to living the life you were meant to.

*This coverage is also available as a rider on a Heart Attack & Stroke policy. (Rider Form #LY-LSC-RD-ID)*

## Cancer Recurrence Benefit Rider

(Form #LY-CR-RD-ID)

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>5</sup> of cancer provided you have not received advice or treatment for at least two years from the date of your last diagnosis.



## 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 Cancer Policy and because of her diagnosis, was able to receive 100% of her \$25,000 selected benefit amount.*

*Ten years later, after treatment and a successful recovery, she is diagnosed again. Since she had opted for the Cancer Recurrence Benefit Rider when she first purchased her policy and had not received additional advice or treatment, she is able to receive another \$25,000 (100% of her selected benefit) for her second diagnosis. These lump sum benefits can help her pay her out-of-pocket costs and other expenses.*

For **WOMEN**, the risk is a little more than **1 in 3**.<sup>4</sup>



PRESENTED FOR ILLUSTRATION ONLY.

<sup>4</sup>American Cancer Society, Cancer Facts & Figures 2014, Page 1. <sup>5</sup>Coverage must be in force.

# HEART ATTACK & STROKE

The thought of having a heart attack is alarming, but the truth is, it can happen to anyone. Recovery is important. Our lump sum benefits help you focus on getting well so that you can be 100% you.

## Your Heart Attack & Stroke Policy

The costs associated with an unexpected heart attack, stroke or other heart-related surgery can be overwhelming.

With our *Flexible Choice* Heart Attack & Stroke Insurance Policy, you can receive a percentage of your selected benefit amount, from \$5,000 – \$100,000, should you receive a diagnosis or procedure for one of the qualifying events listed in the following chart, subject to the maximum benefit amount.

Heart Transplants are the **3<sup>rd</sup> most common** organ transplant operation in the U.S.<sup>7</sup>

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

**7.9 Million** living Americans have suffered a heart attack.<sup>6</sup>

*This coverage is also available as a rider on a Cancer policy. (Rider Form #LY-LSH-RD-ID)*

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.



<sup>6</sup>The Heart Foundation, Heart Disease Facts, Heart Disease Statistics (<http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>), accessed 5.13.14

<sup>7</sup>Heart transplant slideshow, Medline Plus, National Library of Medicine, National Institutes of Health (<http://www.nlm.nih.gov/medlineplus/hearttransplantation.html>), accessed 3.6.13



# MORE OPTIONS FOR YOU

Sometimes life throws you a curve ball. We offer extra coverage that can help protect you when you need it most. With our base policies, you have the flexibility to add on riders for an additional premium.

## **Return of Premium Rider**

*(Form #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.

## **Lump Sum Heart Attack & Stroke Benefit Rider**

*(Form Series #LY-LSH-RD-ID)*

Flip the page for more.

## **Lump Sum Cancer Benefit Rider**

*(Form Series #LY-LSC-RD-ID)*

Flip the page for more.

## **Cancer Recurrence Benefit Rider**

*(Form Series #LY-CR-RD-ID)*

Flip the page for more.



## 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/Rider 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;
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.

### Lump Sum Heart Attack & Stroke Policy/Rider

If you happen to be diagnosed with two or more qualifying events on the same day or have two or more surgical treatments at the same time *(through a common incision or entry point are considered one operation)*, we will pay only one benefit amount for the diagnosis and one benefit amount for the surgical treatment, the larger of the qualifying event benefits.

No benefits will be payable for:

1. any disease, sickness or incapacity other than qualifying events as defined;
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;
4. intentionally self-inflicted injury, suicide or any attempt while sane or insane;
5. voluntary self-administration of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage; and
6. any illness specifically excluded from the definition of qualifying events listed in the policy and/or rider.



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 Heart Attack and Stroke or Cancer policy. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. **THIS IS NOT CONSIDERED "MINIMUM ESSENTIAL COVERAGE" UNDER THE AFFORDABLE CARE ACT AND THEREFORE DOES NOT SATISFY THE INDIVIDUAL MANDATE THAT YOU HAVE HEALTH INSURANCE COVERAGE. IF YOU DO NOT HAVE OTHER HEALTH COVERAGE, YOU MAY BE SUBJECT TO A TAX PENALTY. PLEASE CONSULT YOUR TAX ADVISOR. THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY.** The brochure provides a brief description of the important features of policy forms LY-LSC-BA-B-ID and LY-LSH-BA-B-ID and rider forms LY-CR-RD-ID, LY-LSC-RD-ID, LY-LSH-RD-ID, and LY-ROP-D. **THE LUMP SUM HEART ATTACK AND STROKE POLICY PROVIDES LIMITED BENEFITS** and should be used to supplement existing medical coverage. **THE LUMP SUM CANCER POLICY IS A CANCER ONLY**, which should be used to supplement existing medical coverage.

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