



**FOCUS ON YOUR RECOVERY,  
NOT YOUR FINANCES.**

**Flexible Choice Cancer insurance.**

**Together, all the way.®**



Insured by Loyal American Life Insurance Company.



## Flexible Choice helps add financial protection

Everyone wants to live a happy, healthy life. But cancer can happen at any time. Having 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 \$75,000 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\*
- › Not affected by any other insurance you may have

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

\*\*Benefits received in excess of medical expenses may be considered taxable income. Consult your tax advisor.

### Your money, your choice. You decide how to use it.

Once you have received a lump-sum payment, you can use this money to pay for your out-of-pocket expenses, including medical costs that may not be covered by medical insurance, and living expenses.\*\*

- › Deductibles/coinsurance
- › Prescription drugs
- › Rehabilitation
- › Extended hospital stays
- › Experimental therapy
- › Mortgage payments
- › Child care
- › Ride shares
- › Unexpected expenses

## 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 \$75,000, if you are diagnosed with cancer or carcinoma in situ while your policy is in force.

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

**Please refer to page four for qualifying event definitions and exclusions and limitations.**

\*\*\*Cancer cost patients \$21B per year, usnews.com, October 26, 2021.

**While private insurance takes care of many of the costs associated with cancer, patient out-of-pocket costs are \$16.2 billion per year.\*\*\***



## 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 health care provider. She was diagnosed with breast cancer. Three years before her diagnosis, Elizabeth 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.

With her benefits, Elizabeth was able to hire a nanny to watch her daughter and help around the house while she was recovering from her treatments. She used the rest of her benefits to pay her medical insurance deductible and some household expenses. This support let Elizabeth focus more on her recovery and less on how she was going to pay her bills.

This example is for illustrative purposes only. It's not an actual Cigna customer experience.

## Exclusions, limitations and reductions

### Lump Sum Cancer Policy

If you happen to be diagnosed within the first 30 days following the effective date of the policy, the benefit amount payable will be reduced to 10% of the selected benefit amount.

In addition to any benefit-specific conditions, limitations or exclusions, no benefits will be payable under the policy 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 this policy; or
4. Any illness specifically excluded from the definition of cancer or carcinoma in situ.

**Preexisting condition(s):** The benefits of the policy will not be payable during the first six months that coverage is in force with respect to an insured person for any loss caused by preexisting condition(s). This six-month period is measured from the policy effective date for each insured person. Preexisting condition means 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 effective date.

While not an exhaustive list, the following premalignant conditions or conditions with malignant potential are not to be construed as cancer in interpreting the policy: premalignant lesions (such as intraepithelial neoplasia); benign tumors or polyps; any skin cancer (other than invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic).

The term carcinoma in situ does not include: Other skin malignancies; premalignant lesions (such as intraepithelial neoplasia); or benign tumors or polyps.

### Termination of an insured person's coverage

Coverage under the Lump Sum Cancer policy will terminate on the earliest of: The date premiums are not received when due, subject to the grace period provision; the date you specify in your written request for termination; the date an insured person dies; the date the reduced cancer diagnosis benefit is paid during the first 30 days immediately following the policy effective date; or the date the cancer diagnosis benefit amount is paid.



Loyal American Life Insurance Company, PO Box 5700, Scranton, PA, 18505. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

THE LUMP SUM CANCER POLICY IS A CANCER ONLY POLICY. THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Lump Sum Cancer policy. The full terms and conditions of coverage are stated in, and governed by, an issued policy. The brochure provides a brief description of the important features of policy form series LY-LSC-BA-NH. This is a solicitation for insurance. An insurance agent/producer may contact you. Availability may vary by state.

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