

# Cancer Care Solution

Flexible benefits to help pay expenses  
while fighting cancer.



**The Strength of Experience**

Bankers  Fidelity

## Did you know...

- Cancer accounts for nearly one quarter of deaths in the U.S. exceeded only by heart disease.
- Cancer is the second leading cause of death in children, after accidents.

Source: Cancer Facts & Figures 2012, American Cancer Society.



## The Risk of Cancer

In the U.S. men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.

Cancer Facts & Figures 2012, American Cancer Society.

## In 2012, over 1.6 million men and women will be diagnosed with cancer...

*1 in 2 men and 1 in 3 women will be diagnosed with cancer.*<sup>1</sup>

**95% of cancer patients claim to have insurance, but 1 in 4 of those people said their plan paid less than expected.**<sup>2</sup>

**1 in 8 people were surprised** that their plan wouldn't pay anything *for a bill they thought was covered.*



**1 in 10 people reached the limit of what their insurance would pay for cancer treatment.**<sup>2</sup>



**1 in 12 people were turned away** or unable to get a specific type of treatment because of insurance issues.<sup>2</sup>

**25% used up all or most of their savings.**<sup>2</sup>

**13% borrowed money from relatives.**<sup>2</sup>

## If you were diagnosed with cancer, would you and your family have enough money to maintain your current lifestyle?



Although the average hospital stay for cancer is six days,<sup>3</sup> patients often require extensive and prolonged treatment, causing a loss of income and an increase in normal living expenses, such as additional travel and lodging, child care and household help.

Many families may seek out-of-network specialists and experimental treatments. The total financial impact could deplete all or most of their life savings.

<sup>1</sup> American Cancer Society, Cancer Facts & Figures, 2012

<sup>2</sup> USA Today/Kaiser Family Foundation/Harvard School of Public Health National Survey of Households Affected by Cancer, November, 2006

<sup>3</sup> Weighted National estimates from HCUP Nationwide Inpatient Sample (NIS), 2008, Agency for Healthcare Research and Quality (AHRQ), based on data collected by individual States and provided to AHRQ by the states. U.S. Population figure from Census Bureau website, July 2010.

# Cancer Care Solution is a flexible, affordable way to help provide peace of mind for you and your loved ones.

## Peace of Mind

Most health insurance plans cover only the medical expenses. Benefits from Cancer Care Solution can be used for both medical and non-medical expenses.

Cancer Care Solution is designed to help provide peace of mind by alleviating the financial burden that cancer can bring.

Benefits are paid directly to the insured **in addition to all other insurance** and will not reduce or affect payments from other insurance plans in any way.

## Policy Benefits\*

Provides these flexible benefits for the treatment of cancer:

	Available Amounts
Daily Hospital Confinement Benefit:	\$50 - \$900
Chemotherapy Treatment:	\$100 - \$600

## Other benefits included:

Inpatient Drugs and Medicine, Blood & Plasma, Surgical Expenses, Anesthesia, Ambulance, Hospice and other miscellaneous benefits.

\* Please refer to the Outline of Coverage form B 9401 OC for complete details and benefit amounts.

## Optional Benefits:

### First Occurrence Rider

(B 9401 R1)

Pays a lump sum benefit upon the first diagnosis of cancer (not including skin cancer).

### Specified Dread Disease Rider

(B 9401 R2)

If you are diagnosed with any of twenty-five specified dread diseases, your policy pays a Daily Benefit of \$250 for each day you are confined to a hospital for definitive treatment of that disease. A \$100,000 lifetime maximum applies. Benefits are paid in lieu of all other benefits of the Cancer Care Solution policy.



## THE STRENGTH OF EXPERIENCE

For more than half a century, Bankers Fidelity Life® has provided tens of thousands of Americans with valuable, customer-oriented insurance products. Our commitment to fair and fast payment of claims has earned us a reputation for quality service to our policyowners and their families.

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Policies underwritten by Bankers Fidelity Life Insurance Company®, 4370 Peachtree Rd., NE, Atlanta, GA. Cancer Expense policy form B 9401. Refer to Outline of Coverage B 9401 OC for additional product details. Rates subject to change on a class basis. Application to determine eligibility required. Subject to availability; not all products available in all states. Benefits vary by state.



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Underwritten by:

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