



# CANCER INSURANCE

Underwritten by Transamerica Life Insurance Company

With cancer insurance from Transamerica, you're directly paid specific benefit amounts for out-of-pocket expenses that result from the diagnosis and treatment of cancer. We can't make a diagnosis easier to hear, but your policy can help lighten your financial burden.

**In the U.S., 40% of men and 38% of women have a lifetime probability of being diagnosed with cancer.<sup>1</sup>**

## MEET STAN

Stan enjoys nothing more than fishing any chance he gets and feels grateful to be in good health. During an annual checkup, his doctor noticed something suspicious. A few tests later, Stan was diagnosed with a form of prostate cancer and immediately started treatment. Thankfully, Stan bought cancer insurance through his employer a couple of years prior to his diagnosis.

## AN EXAMPLE OF HOW CANCER INSURANCE WORKS

Benefit amounts are for illustration purposes only. Actual benefits paid may vary.

### BENEFIT

- Outpatient prostate biopsy ..... \$50
- Outpatient surgery to remove tumor ..... \$3,000
- Chemotherapy treatment ..... \$10,000

### STAN'S POLICY PAID

**\$50**

**\$3,000**

**\$10,000**

### TOTAL BENEFITS PAID:

**\$13,050**

**How would you handle the financial fall-out of a cancer diagnosis?**

**We can help you feel more prepared.**

# YOUR BENEFITS AT A GLANCE

Type of benefit:	Hospital Benefits Surgery Benefits Radiation and Chemotherapy Benefits	Wellness & Non-Medical Benefits Cancer Maintenance Therapy Benefit
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Can I continue my insurance after employment?	Yes, with our portability option
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Riders (benefits):	First Occurrence Rider
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## KEY FEATURES



No lifetime maximum



After the first 12 months of your policy, return of cancer you had before getting the insurance qualifies for the benefits



Ongoing treatments (e.g. maintenance prescription of Herceptin for breast cancer) continue to qualify for benefits



Benefits paid are the same regardless of what your major medical insurance does or doesn't cover

## Questions?

Visit: [transamerica.com](http://transamerica.com)

Contact: (888) 763-7474



<sup>1</sup> "Cancer statistics, 2022," ACS Journals, January 2022

**THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.**

### LIMITATIONS AND EXCLUSIONS

This Certificate provides benefits only for Cancer as defined herein, which is Positively Diagnosed while this Certificate is in force. It does not provide benefits for any other illness or disease. **1.** We may reduce or deny a claim or void the Certificate for loss incurred by a Covered Person: a. During the first 2 years from the Effective Date of such coverage for any misstatements in the Application which would have materially affected our acceptance of the risk; or b. At any time for fraudulent misstatements in the Application. **2.** We will only pay for loss as a direct result of Cancer. Proof of Positive Diagnosis must be submitted to Us for each new claim. We will not pay for any other disease or incapacity that has been caused, complicated, worsened or affected by, or as a result of, Cancer. **3.** If a covered Hospital Confinement is due to more than one covered disease or condition, benefits will be payable as though the Confinement or expense were due to one disease or condition. If a Hospital Confinement or expense is also due to a disease or condition that is not covered, benefits will be payable only for the part of the Hospital Confinement or expense due to the covered disease or condition. **4.** Under no condition will We pay any benefits for losses or medical expenses incurred prior to the Effective Date.

This is a brief summary of **CancerSelect® Plus**, cancer-only insurance, **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPCAN200 and CCCAN200. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

**Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](http://tebcs.com).**

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