

# Cancer Insurance & Heart Attack/Stroke Insurance

Designed with Recovery in Mind



With health care premiums rising and increases in treatment costs, many people are looking to fill the gap between coverage and out-of-pocket expenses. **Cancer Insurance & Heart Attack/Stroke Insurance** pays your clients a lump-sum payment upon diagnosis, providing them with some security in their time of need.

### Market Need

In addition to the shifting cost landscape, almost everyone knows someone who has been diagnosed with cancer or heart disease. So along with concerns over coverage and costs, most of your clients will quickly see the value of these policies.

### How to Position

By providing a direct lump-sum payment to the policyholder, Cancer Insurance & Heart Attack/Stroke Insurance policies are very simple. You can offer your clients a streamlined application process with only knock-out questions, thanks to express underwriting. This simple process means that policies are issued in days so you can get paid quickly.

Policy Types   Cancer Insurance Heart Attack/Stroke Insurance	
Issue Ages	18-89, 18-54 (Term)
Coverage Plans	Individual, Single Parent, Family
Basic Benefits	\$10,000 to \$100,000
Benefit Amounts	<ul style="list-style-type: none"> <li>• Lump-Sum Payment</li> <li>• No reduction of benefits at any age</li> </ul>
Coverage Options	<ul style="list-style-type: none"> <li>• Lifetime coverage</li> <li>• Term coverage - 10, 15, 20 or 30 years</li> </ul>
Underwriting Guidelines	<p>Express</p> <ul style="list-style-type: none"> <li>• Benefit amounts - \$10,000 to \$50,000</li> <li>• Only knock-out questions</li> </ul> <p>Simplified</p> <ul style="list-style-type: none"> <li>• Benefit amounts - \$51,000 to \$100,000</li> <li>• Knock-out questions</li> <li>• Pharmacy check</li> <li>• MIB</li> <li>• Random telephone interview</li> </ul>
Covered Conditions	<ul style="list-style-type: none"> <li>• Cancer - internal cancer or malignant melanoma - 100%</li> <li>• Heart attack and stroke conditions - 100%                             <ul style="list-style-type: none"> <li>• Coronary artery bypass surgery - 25%</li> <li>• Coronary angioplasty - 25%</li> </ul> </li> </ul>
Optional Riders (Additional Premium Applies)	<ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart Attack/Stroke</li> <li>• Cash Value</li> <li>• Intensive Care Unit</li> </ul>