

More than **6 out of 10 people** with cancer will survive! The bad news is cancer is expensive totaling more than **\$226 billion** in the United States. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** their health insurance **doesn't cover**.

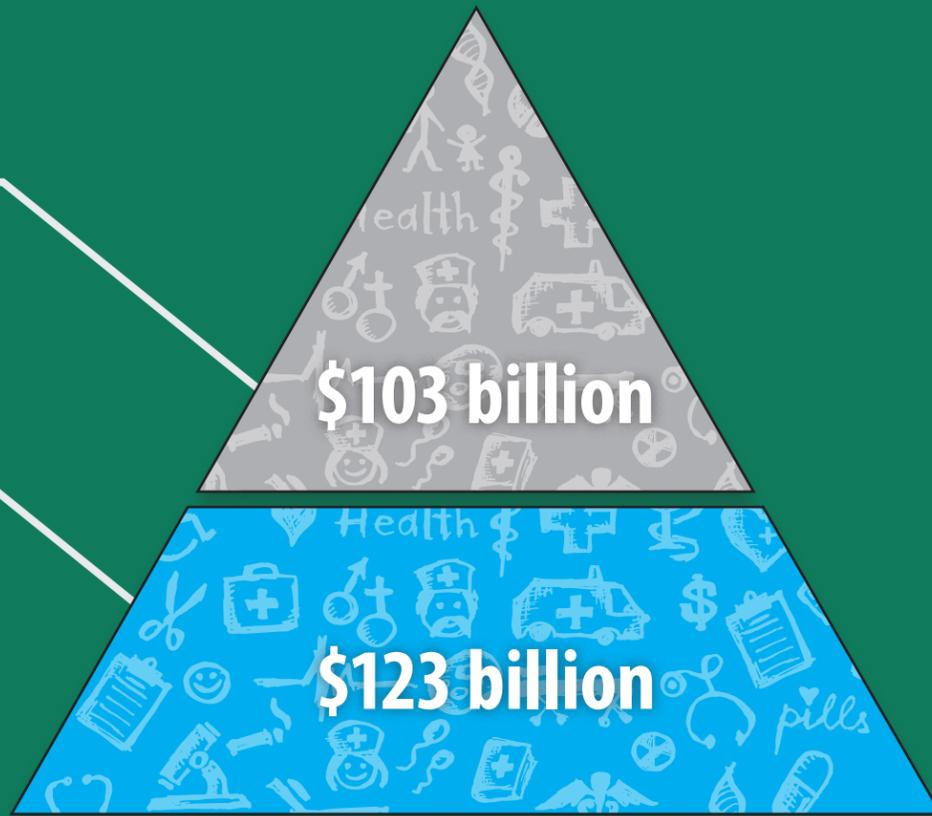
## Two Types of Costs:

### DIRECT

- Doctor Bills
- Hospital Charges
- Medical Expenses

### INDIRECT

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care



While your expenses go up your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

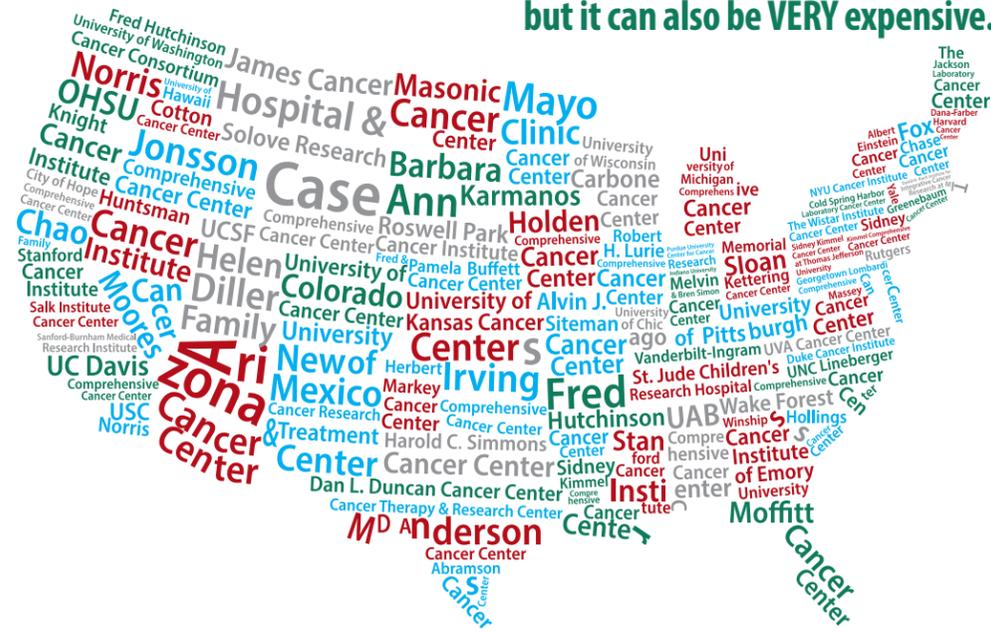
# CANCERCARE

Series 6 *Plus*

- Pays benefits directly to you, you decide how to spend them
- Pays in addition to any other insurance you own
- This policy's benefits are never reduced
- Premiums don't increase with age or due to claims
- Guaranteed renewable for life — only you can cancel
- Policy has no cap on amount of benefits you receive or the number of claims you can have

BASE 1	STANDARD 2	CANCERCARE PLUS SERIES 6 - Benefits	PREFERRED 4	ELITE 8
\$750 \$150	\$1,500 \$300	<b>First Occurrence</b> (Paid once per insured). Paid upon confirmed diagnosis of: • Internal Cancer • Skin Cancer	\$3,000 \$600	\$6,000 \$1,200
\$100	\$200	<b>Hospitalization</b> (No Lifetime Limits) • For each day for covered cancer treatments, includes U.S. Government Hospitals	\$400	\$800
\$150	\$300	<b>Ambulance</b> (No Lifetime Limits) (Includes air ambulance) • Each trip (two one-way trips per hospitalization)	\$600	\$1,200
\$25	\$50	<b>Hospice Service</b> • For each day of Hospice Service up to 180 days	\$100	\$200
\$60-\$3,000	\$120-\$6,000	<b>Surgery &amp; Anesthesia</b> (No Lifetime Limits) • For each surgery based on the schedule in your policy, from	\$240-\$12,000	\$480-\$24,000
\$250	\$500	<b>Second Surgical Opinion</b> (No Lifetime Limits) • For a second opinion concerning cancer surgery	\$1,000	\$2,000
\$150	\$300	<b>Reconstructive Breast Surgery</b> (Lifetime Maximum of 2 surgeries per Insured) • Following a mastectomy	\$600	\$1,200
\$3,750	\$7,500	<b>Leukemia Bone Marrow Transplant</b> (Lifetime Maximum per Insured) • For a Bone Marrow Transplant from one person to another for the treatment of leukemia (Not paid for autologous bone marrow transplants for the implantation of artificial or synthetic bone marrow or for stem cell transplants)	\$15,000	\$30,000
\$750	\$1,500	<b>Donor Benefit</b> (Lifetime Maximum per Insured) • For insured who donates stem cells to a person receiving a transplant for cancer treatment	\$3,000	\$6,000
\$60	\$120	<b>Radiation &amp; Chemotherapy</b> (No Lifetime Limits) • For the delivery of radiation or chemotherapy treatment, each day	\$240	\$480
\$60	\$120	<b>Radiation Planning</b> (Lifetime Maximum of up to 5 sessions per Insured) • For radiation planning, each day	\$240	\$480
\$50	\$100	<b>Self-Administered Chemotherapy</b> (Lifetime Maximum of 120 months per Insured) • For your prescriptions filled for self-administered chemotherapy, each month (Not paid in any month that Radiation & Chemotherapy Benefit is paid)	\$200	\$400
\$500	\$1,000	<b>Special Treatment</b> (Lifetime Maximum per Insured) • Charges for any of the following FDA approved treatments up to (Immunotherapy, Stem Cell Transplant, Hormone Therapy, Autologous Bone Marrow Transplant, Radioimmunotherapy and Photodynamic Therapy)	\$2,000	\$4,000
\$30	\$60	<b>Wellness Benefit</b> (No Lifetime Limits, except HPV) • For the following tests per calendar year, based on the schedule in your policy, up to a max of (Mammography, Breast Ultrasound, Colonoscopy, Flexible Sigmoidoscopy, Barium Enema, HPV, Pap Smear, Sputum Cytology, Urine Cytology, Transvaginal Ultrasound, Fecal Occult Stool Specimen, CEA, CA 125 or PSA)	\$120	\$240
\$2,500 \$.20	\$2,500 \$.20	<b>Patient Transportation</b> (No Lifetime Limits) • When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, Round trip charges for your plane, train, or bus up to • For each mile by personal auto	\$2,500 \$.40	\$2,500 \$.60
\$2,500 \$.20	\$2,500 \$.20	<b>Family Member Transportation</b> (If a child is hospitalized, we will pay this benefit for both parents) • For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for plane, train, or bus up to • For each mile by personal auto	\$2,500 \$.40	\$2,500 \$.60
\$25	\$50	<b>Family Member Lodging</b> • For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to	\$100	\$200

Where you get treated makes a BIG difference...  
but it can also be VERY expensive.



Our program makes sense even if you never file a claim!

-  Travel
-  Food
-  Lodging
-  Time Off Work

# CANCERCARE

Series 6 *plus*



Cancer will occur in  
**3 out of 4**  
families

## Issue Age 65 & Under

### Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

### Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$25,000	\$25,000	\$25,000
LESS CLAIMS PAID	- 0 -	- 5,000	- 65,000
RETURN	\$25,000	\$20,000	- 0 -

## Issue Age 66 to 80

### Survivor Benefit

- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM\***, less any claims paid!
- \* up to \$32,000 for Elite 8 - \$16,000 for Preferred 4 - \$8,000 for Standard 2 - \$4,000 for Base 1



### Limitations and Exclusions

Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered. Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis. Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered. This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.

The benefits described in this brochure are contained in policy series C19POL. This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.



Family Heritage Life Insurance  
Company of America  
P.O. Box 470608  
Cleveland, Ohio 44147  
(440) 922-5222 phone  
(440) 922-5223 fax  
www.familyheritagelife.com



## Cancer Risk Factors Include

-  Air
-  Food
-  Water
-  Work
-  Home
-  Heredity
-  Tobacco
-  Diet
-  Weight