



# What About Cancer?

## Rising Out-of-Pocket Costs

### Cancer Statistics<sup>1</sup> are Staggering.



**1 OUT OF 3**

Americans will get cancer in their lifetime



**3 OUT OF 4**

American families are affected by cancer

**#2**

Cancer is the **2<sup>nd</sup> MOST COMMON** cause of death in the U.S.



Nearly **1.7 MILLION** new cases of cancer occur annually

**Cancer is a fact of life for many American families.** Even families with no prior history of cancer can suddenly be confronted with the harsh reality that cancer can happen to anyone.

**Cancer is caused by a number of factors, not just heredity.** In fact, approximately 90% of cancer cases are attributed to non-hereditary factors. Although the incidence of cancer increases with age, anyone at any age is potentially at risk, and the incidence of cancer is increasing.

**More than 15.5 million Americans with a history of cancer are alive today.**

<sup>1</sup>American Cancer Society, "Cancer Facts & Figures," 2018.

Supplemental health products are underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.

# How Much Can Cancer **Cost?**



**Cancer is one of the most costly health conditions in the United States.\***

While most people have major medical health insurance, the hidden cost of cancer is what surprises most families. **Indirect costs** can be non-medical in nature, and therefore may not be covered by major medical insurance. These costs can include:

- **Loss of income due to lost time at work**
- **Out-of-pocket medical expenses**
- **Travel to special treatment centers**
- **Food and lodging expenses**
- **Insurance co-payments and deductibles**
- **Child or family care costs**

“We have had coverage since 1999, hoping we would never have to use it. Unfortunately we did. We have turned in a lot of bills and they have always paid, no fuss, and bills were paid within two weeks after the bill was submitted. I would recommend this insurance to anyone. You just never know when cancer can strike.”

— Claimant paid \$27,570

\*Health Payer Intelligence, Top 10 Most Expensive Diseases for Healthcare Payers, 2017

# What is the Solution?

## Cancer insurance is valuable for many reasons:

- It can pay money **directly to you**.
- It pays **in addition** to any other insurance policies you have, including your major medical health insurance.
- Most benefits have **no lifetime limits**, meaning you won't run out of coverage.
- Guaranteed renewable means **only you can cancel** and you cannot be singled out for a rate increase. Rates can be increased only if they are increased for all plans of this kind in your state.



## Our cancer policy can pay money right to you when you need it most.

You can use the money for anything that your family needs. The policy can provide money for the extraordinary expenses of cancer, above and beyond the scope of major medical health insurance. Instead of leaving such important matters to chance, a cancer policy can help.

### Benefits offered by:



## Representing Globe Life Family Heritage Division

# What We Do

Globe Life Family Heritage Division provides life and supplemental health insurance products to families and businesses throughout America. We are the recipient of numerous awards and honors for outstanding customer service and community outreach.

Family Heritage offers products that are in greater need now more than ever, as they can pay cash directly to families dealing with illness and accidents. We specialize in coverage for cancer, heart disease, heart attack or stroke, accidental injury, and intensive care unit confinements. We are here to serve all your supplemental health needs. We also offer life insurance!

Our benefits, values, simplified claims process, timely payments, and service-minded attitude are the greatest contributing factors to satisfying our clients.

## At Family Heritage, we want only the best for your family.

This is a solicitation for insurance. The benefits described in this brochure are contained in policies C15POL, C17POL and C19POL. Policy forms and benefits may vary by state. Limitations and exclusions apply. It is important to read your policy carefully. The policy explains the details and rights and obligations of both Globe Life Family Heritage Division and the insured. Please see your Globe Life Family Heritage Division Representative for cost and complete details including any exclusions and limitations that may affect your benefits.

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**A+ (Superior)**  
Financial Strength Rating  
(as of 7/19)\*

\*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company.



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(as of 7/19)\*  
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