

Cancer Care Solution

Policy Form B 9401



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Peace of Mind



Provides flexible benefits to meet expenses during cancer treatments.

Did you know?

- Cancer accounts for nearly one quarter of deaths in the U.S. exceeded only by heart disease.¹
- Cancer is the second leading cause of death in children, after accidents.¹

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

In addition to the emotional hardships, a diagnosis of cancer can also create extreme financial hardship. The good news is, more than 2 out of 3 patients diagnosed with cancer are expected to be alive five years after diagnosis.¹

There are medical and non-medical expenses associated with cancer.

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

¹ Cancer Facts & Figures 2010, American Cancer Society.

² 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.

Although the average hospital stay for cancer is six days,² 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.



The probability of developing Invasive Cancer by Age and Sex are:

	Birth to 39	40 to 59	60 to 69	70 & older	Birth to Death
Male	1 in 70	1 in 12	1 in 6	1 in 3	1 in 2
Female	1 in 48	1 in 11	1 in 10	1 in 4	1 in 3

Source: American Cancer Society, Surveillance and Health Policy Research, 2010

It is estimated that 1,529,560 men and women (789,620 men and 739,940 women) will be diagnosed with and 569,490 men and women will die of cancer of all sites in 2010*

Seer.cancer.gov/statfacts

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 3.¹

Source: National Safety Council, Injury Facts, 2005-2006 Edition



Policy Benefits*:

Provides cash benefits to meet cancer expenses.

Available Ages: 18-69

Benefits amounts for each insured:

	Basic	Enhanced	Premier
Daily Hospital Benefit	\$300	\$600	\$900
Chemotherapy Treatment	\$200	\$400	\$600
First Occurrence Rider	\$10,000	\$20,000	\$30,000
Dread Disease Rider	Included	Included	Included

First Occurrence Rider (Included)

(B 9401 R1)

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

Specified Dread Disease Rider (Included)

(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.

Other benefits include Inpatient Drugs and Medicine, Blood & Plasma, Surgical Expenses and other miscellaneous benefits.

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



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

Optional Heart/Stroke Benefit (B 9401 R1)

Pays a benefit upon a first diagnosis of the following events:

Heart Attack	Pays 100%
Heart Transplant	Pays 100%
Stroke	Pays 100%
Coronary Artery Bypass Surgery	Pays 25%
Aortic Surgery	Pays 25%
Heart Valve Replacement/Repair Surgery	Pays 25%
Angioplasty	Pays 10%
Stent	Pays 10%

Peace of Mind

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.

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