



LOOKING AHEAD: CANCER INSURANCE

A Flexible Choice insurance policy helps you focus on your recovery, not your finances.

Together, all the way.®



Flexible Choice Cancer insurance
Insured by Loyal American Life Insurance Company

LOYAL-9-0029-BRO-VZ-CR-DC

896519 07/16

Flexible Choice helps add financial security

Everyone wants to live a happy, healthy life. But cancer can happen at any time. Being diagnosed with cancer can quickly cause financial problems. That's why it pays to plan ahead.

What our base policy offers

- › Flexible lump-sum benefits from \$5,000 to \$100,000 to use any way you like
- › Cash payment can be paid directly to you or to anyone you choose
- › Coverage for you, your spouse¹ and/or your family
- › Issue ages from 18-99
- › Guaranteed renewable for life²
- › Not affected by any other insurance you may have
- › Riders for added flexibility (for an additional premium)

How your policy works

With Flexible Choice, you can start with a Cancer insurance policy.

And for an additional premium, you can add:

- › **Recurrence** benefit coverage in case you receive a subsequent cancer diagnosis

Use the money where you need it

Once you have received a lump-sum payment, you can use this money to pay for medical or any other type of living expenses, including:

- › Deductibles/coinsurance
- › Prescription drugs
- › Rehabilitation
- › Extended hospital stays
- › Experimental therapy
- › Unexpected expenses

Adding extra value

Sometimes life throws you a curve ball. We offer extra coverage that can help protect you when you need it most. With our base policy, you have the flexibility to add on a rider for an additional premium.

Return of Premium Rider

(Form #LY-ROP-D)

Our return of premium rider can give you some peace of mind should your policy go unused at the time of death. Your loved ones could receive 100% of all premiums paid (policy and riders) from the rider effective date, less claims paid, as long as the policy is paid up and in force when you pass.



Meet Elizabeth

Elizabeth is a teacher at a local elementary school. During a regular self-exam, she felt something on her breast and scheduled an appointment with her doctor. She was diagnosed with breast cancer. Three years before her diagnosis, Elizabeth had purchased a \$25,000 Flexible Choice Cancer policy which paid her 100% of her \$25,000 selected benefit amount to help pay her expenses as she received treatment.

Ten years later, after treatment and a successful recovery, she was diagnosed with cancer a second time. Because she had added the cancer recurrence benefit rider when she first purchased her policy and had not received additional advice or treatment, she received another \$25,000 (100% of her selected benefit) following her second diagnosis.

Presented for illustration only.

Cancer insurance

A Cancer insurance policy can help pay for treatment costs or any other expenses. So you can focus on your recovery – instead of your financial situation.

Your Cancer policy

A Flexible Choice Cancer insurance policy pays 100% of your selected benefit amount – from \$5,000 to \$100,000 – if you are diagnosed with cancer while your policy is in force.

Lump-sum cancer coverage	% of selected benefit amount
Cancer	100%
Carcinoma in situ	

You can use this money to help pay medical expenses or for any other purpose.

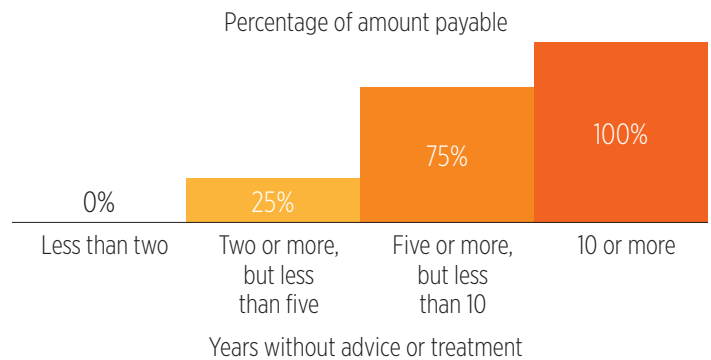


\$174 billion is the total projected cost of cancer in the U.S. in 2020.³

Cancer Recurrence Benefit Rider

(Form #LY-CR-RD-DC)

If you are concerned about your cancer returning, our cancer recurrence benefit rider⁴ may pay a percentage of your selected benefit amount (not to exceed an additional 100%). Benefits are payable as long as you have not received advice or treatment for at least two years from the date of your last cancer diagnosis.



1. Spouse also includes Domestic Partner or Party to Civil Union
2. Subject to the company's right to increase premiums on a class basis.
3. Journal of the National Cancer Institute: Cancer Prevalence and Cost of Care Projections (<http://costprojections.cancer.gov/>), accessed 6/5/14.
4. Coverage must be in force.

Use of statistics in this brochure does not imply endorsement of any kind.



Exclusions, limitations and reductions

Please see your policy for exact details.

Preexisting condition(s): A condition/conditions diagnosed or for which medical advice or treatment was recommended by or received from a physician within the six months prior to the policy or rider effective date. The benefits of the policy and any attached rider will not be payable during the first 12 months that coverage is in force with respect to an insured person for any loss caused by preexisting condition(s). This 12-month period is measured from the policy and rider effective date for each insured person.

Lump-Sum Cancer Policy and Cancer Recurrence Benefit Rider.

If you happen to be diagnosed within the first 30 days following the effective date of the policy, the benefit amount payable will be reduced to 10% of the selected benefit amount, and your coverage will be terminated. (Not applicable on cancer recurrence benefit rider.)

No benefits will be payable for:

1. Any disease, sickness or incapacity other than cancer as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by cancer;
2. Loss that begins prior to the policy and/or rider effective date;
3. Diagnosis received outside the United States or its territories, unless otherwise specified in the policy and/or rider; or
4. Any illness specifically excluded from the definition of cancer or carcinoma in situ.



Loyal American Life Insurance Company, PO Box 26580, Austin, TX 78755-0580. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Cancer policy. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. The brochure provides a brief description of the important features of policy form LY-LSC-BA-B-DC and applicable riders. THE LUMP-SUM CANCER POLICY IS A CANCER ONLY, which should be used to supplement existing medical coverage. This is a solicitation for insurance. An insurance agent/producer may contact you.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.