

CANCER INSURANCE

**HEART ATTACK &
STROKE INSURANCE**

with **SPECIFIED DISEASE** *option*



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GO YOU.





AGENDA

1. Why Sell Cancer & Heart Insurance?
2. Cancer Policy and Coverage
3. Heart Policy and Coverage
4. Specified Disease Rider
5. Accidental Death & Dismemberment Rider
6. Sample Rates
7. Underwriting Guidelines
8. Summary



WHY THE NEED?

Why sell Cancer and Heart Attack/ Stroke Insurance?

- Cancer and Heart are products that everybody needs
- Larger demographic than just Medicare Supplements (ages 18-80)
- Multiple Products = Higher Persistency
- Add on sales = More Commissions;
- Referrals
- Better client coverage!

In the U.S., men have slightly less than a **1 in 2** lifetime risk of developing cancer and women have a little more than a **1 in 3** risk¹.

An estimated **81,100,000** American adults (more than one in three) have one or more types of cardiovascular disease².

1. American Cancer Society, Cancer Facts & Figures 2012; pg 1.

2. American Heart Association Heart Disease and Stroke Statistics – 2010 Update; pgs. 6-9;



WHY THE NEED?

Why sell Cancer and Heart Attack/ Stroke Insurance?

The average out-of-pocket costs for some cancer patients are **more than \$700 a month!***

High deductible medical plans purchased as individual policies or offered through an employer could mean a large out-of pocket cost.

On top of healthcare costs, a cancer diagnosis or heart attack would likely mean additional expenses for:

- Transportation
- Home care
- Child care
- Lodging expenses for out-of-town care
- Over-the-counter medications not covered by insurance



*Source. 2011, Duke University Medical Center: http://www.dukehealth.org/health_library/news/medical-bills-force-cancer-patients-to-skip-on-care-and-necessities

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THE SOLUTION:

Cancer Insurance and Heart Attack & Stroke Insurance

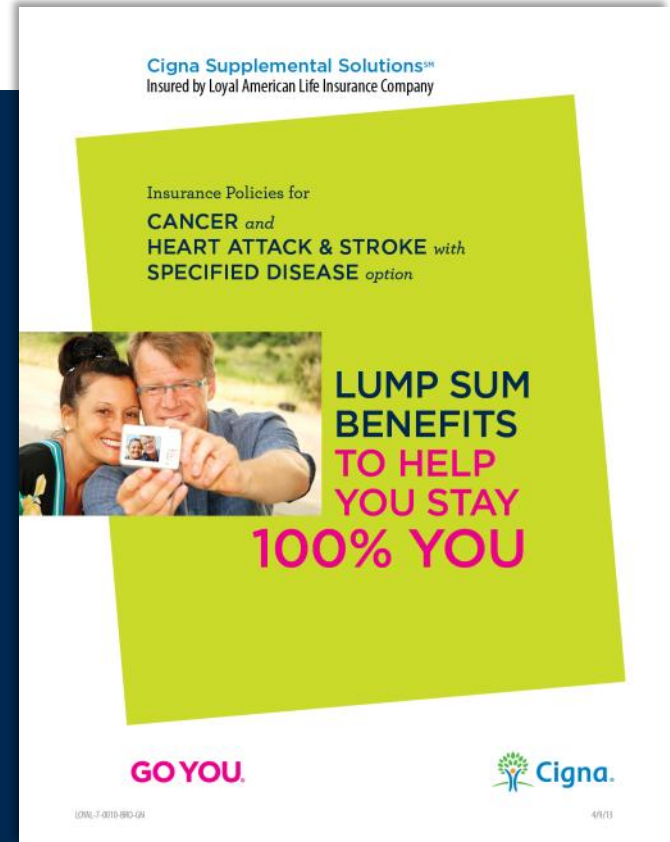
Insured by Loyal American Life Insurance Company

We have combined both products into one brochure and application!

The lump sum payment can cover:

- Medical expenses
- Prescription drugs
- Deductibles
- Coinsurance
- Experimental therapy
- Or any other unexpected expenses

These selected benefits are paid directly to your customer or their designee to use in any manner they choose – regardless of any other coverage!



**BOTH PRODUCTS ARE ISSUE AGES 18-80
WITH BENEFIT AMOUNTS OF \$5,000 TO \$50,000!**

Wouldn't a check be better than a Get Well card?

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CANCER POLICY DESCRIPTION

First Diagnosis Cancer Benefit Policy



A lump sum cancer policy payable on first diagnosis of Cancer (invasive) or Carcinoma in Situ (non-invasive cancer) according to the chart. Benefit amounts range from \$5,000 to \$50,000 (benefit amounts may vary by state). Child maximum benefit is lesser of \$10,000 or parent benefit.

Cancer Insurance Coverage	Percentage of Selected Benefit Amount
Cancer (<i>invasive</i>)	100%
Carcinoma in Situ (<i>non-invasive cancer</i>)	25%*

**ISSUE AGES 18-80
and their dependants**

*We will pay the base policy benefit for Carcinoma in Situ only once in an Insured Person's lifetime.

A maximum payment of 100% of the selected benefit amount will be allowed. The benefit amount for an initial diagnosis of cancer (invasive) or Carcinoma in Situ (non-invasive cancer) shall be reduced during the first thirty days immediately following the effective date of the policy. Reduced benefit amount for cancer will be 10% of the first diagnosis amount selected and the reduced benefit for Carcinoma in Situ will be 2.5% of the benefit amount selected.

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CANCER POLICY DESCRIPTION (CONT'D)

First Diagnosis Cancer Benefit Policy



Recurrence Benefit

Coverage can continue even after a claim for benefits. The Recurrence Benefit is included at no additional charge. Your customer or their designee will receive an amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnosis of Cancer (invasive) or Carcinoma in Situ (non-invasive) provided you or your designee have been treatment free for at least two years from the day of last diagnosis.

Example:

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ*	Maximum Percentage of the Recurrence Benefit Amount
Less than 24 months	0%	0%	100%
24 months or more but less than 5 years	25%	10%	
5 years or more but less than 10 years	75%	25%	
10 years or more	100%	25%	

*We will pay the Recurrence Benefit for Carcinoma in Situ only once in an Insured Person's lifetime.

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HEART POLICY DESCRIPTION

Heart Attack & Stroke Insurance Policy

Pays the selected benefit if an insured person receives a first diagnosis of or procedure for one of the qualifying events listed in the chart below.

Heart & Stroke	Percentage of Benefit Payable for Each Event	
Heart Attack	100%	Maximum percentage of benefit amount payable 100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair Surgery*	25%	
Angioplasty*	10%	
Stent*	10%	

Coverage available from \$5,000 to \$50,000 (Benefit amounts may vary by state)

AVAILABLE FOR AGES 18-80 AND THEIR DEPENDENTS

The amount payable is found by multiplying the percentage of the qualifying event by the specified benefit amount chosen. Child maximum benefit is \$10,000.

*We will pay the benefit for Coronary Artery Bypass Surgery, Aortic Surgery, Heart Valve Replacement/Repair Surgery, Angioplasty, and Stent only once in an Insured Person's lifetime as long as 100% of the selected benefit amount is not exceeded.

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BOTH POLICIES:

- The benefit is paid directly to the insured person or their designee in one lump sum.
 - Pays regardless of any other insurance
- Guaranteed renewable for life.
- Premiums do not increase when moving to a higher age bracket.
- Dependent children are covered until age 19, unless they are enrolled as a full-time student, then coverage is extended to age 26, or until date of marriage.*

*May vary by state

AVAILABLE RIDERS ON BOTH POLICIES*



**First
Diagnosis
Cancer
Rider**



**Heart
Attack &
Stroke
Rider**



- Each base policy (Cancer or Heart & Stroke) can add the other policy as a rider.
- **It's easy to get both of these important coverages together, regardless of the policy you start with:**

Cancer Insurance policy with the Heart & Stroke Rider*
OR
Heart & Stroke policy with the Cancer Insurance Rider*

*Not all riders are available in all states

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SPECIFIED DISEASE RIDER¹



This rider pays the selected benefit amount if diagnosed with any one of the covered specified diseases found in the chart below.

Available in amounts of \$5,000 to \$50,000. Maximum benefit for child(ren) is \$10,000.²

Covered Specified Diseases	% of Selected Benefit Amount
Amyotrophic Lateral Sclerosis (ALS)	100%
Coma	100%
End Stage Renal Failure	100%
Major Organ Transplant	100%
Multiple Sclerosis (MS)	100%
Paralysis	100%
Severe Burns	100%

If two or more diseases are diagnosed in the same day, we will only pay one benefit amount. Each insured person is limited to one covered specified disease benefit amount.

1. Not all riders are available in all states.
2. Benefit amounts vary by state.

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ACCIDENTAL DEATH & DISMEMBERMENT RIDER¹



We will pay the selected cash benefit if you suffer Accidental Death or Dismemberment within 90 days following a covered accident due to injuries received in that accident.

Choose from \$100,000, \$75,000, \$50,000 or \$25,000 per Covered Person.
Maximum benefit for child(ren) is \$25,000.²

In the event of loss of:	The benefit payable will be:
Life	100% of the benefit amount selected
One eye, hand, foot, arm or leg	10% of the benefit amount selected
More than one eye, hand, foot, arm or leg	20% of the benefit amount selected

Maximum Lifetime Benefit 100% of the amount selected

The total amount payable for injuries received in a covered accident shall not exceed the amount payable for loss of life.

1. Not all riders are available in all states
2. Benefit amounts vary by state.

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SAMPLE RATES

(33 year-old male, non-smoker)

Cancer policy	
\$25,000 coverage	\$11.88/mo
\$50,000 coverage	\$23.75/mo
Loyal Cancer with Riders	
\$25,000 coverage for both Cancer and Heart & Stroke	\$26.25/mo
\$25,000 coverage for Cancer, Heart & Stroke and Specified Disease	\$30.21/mo
\$50,000 coverage for both Cancer and Heart & Stroke	\$52.50/mo

Sample rates are based on the state of Texas, however, rates may vary by state. The minimum monthly bank draft premium amount is \$20, which is waived if the Loyal American Cancer product is sold together with another Loyal American product i.e. Loyal American Heart, Loyal American Affordable Health Benefits, etc.

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SAMPLE RATES

(52 year-old male, non-smoker)

Cancer policy	
\$10,000 coverage	\$15.00/mo
\$25,000 coverage	\$37.50/mo
Cancer with Riders	
\$10,000 coverage for both Cancer and Heart & Stroke	\$33.58/mo
\$10,000 coverage for Cancer, Heart & Stroke and Specified Disease	\$35.75/mo
\$25,000 coverage for both Cancer and Heart & Stroke	\$83.96/mo

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SAMPLE RATES

(38 year-old couple, non-smokers)

Cancer policy	
\$15,000 coverage	\$20.13/mo
\$40,000 coverage	\$53.67/mo
Cancer with Riders	
\$15,000 coverage for both Cancer and Heart & Stroke	\$37.88/mo
\$15,000 coverage for Cancer, Heart & Stroke and Specified Disease	\$40.25/mo
\$40,000 coverage for both Cancer and Heart & Stroke	\$101.00/mo

Sample rates are based on the state of Texas, however, rates may vary by state. The minimum monthly bank draft premium amount is \$20, which is waived if the Loyal American Cancer product is sold together with another Loyal American product i.e. Loyal American Heart, Loyal American Affordable Health Benefits, etc.

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UNDERWRITING GUIDELINES

- Simple underwriting based on questions from application
- **NO** APS or Paramed Exam
- **NO** Exclusion Riders
- **NO** Rate-ups
- Declinable Drug List and Height/Weight Chart
- Phone Verification required only if submitting a 'Phone Sale' application – call 866-825-4822 Mon – Fri, 8-6 pm Central time

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CIGNA ADVANTAGES

Products	Phone sale	Face-to-face	EXPRESS APP
<i>Cancer and Heart Attack & Stroke with Specified Disease</i>	YES Write 'Phone Sale' on signature line Submit via Fax or Mail	YES Submit via Fax or Mail	YES 100% Online Quoting and Application

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RECAP



Loyal Cancer Insurance

- Select benefit amounts from \$5,000 to \$50,000
- Benefits paid in one lump sum directly to the insured or their designee
- Coverage for ages 18-80 and their dependent children
- Recurrence Benefit means coverage does not end when a claim is made
- Add Heart & Stroke, Specified Disease and/or AD&D Rider
- Guaranteed renewable

Loyal Heart & Stroke

- Select benefit amounts from \$5,000 to \$50,000
- Benefits paid in one lump sum directly to the insured or their designee
- Coverage for ages 18-80 and their dependent children
- Percentage benefits paid for other heart procedures
- Add Cancer, Specified Disease and/or AD&D Riders
- Guaranteed renewable

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