

# WASHINGTON NATIONAL SOLUTIONS<sup>®</sup> Cancer

## SUPPLEMENTAL CANCER INSURANCE

Washington National Solutions<sup>SM</sup> Cancer offers lifestyle protection and a helping hand. This supplemental insurance coverage has three benefit levels to fit almost any budget. Washington National Solutions Cancer helps protect your clients and their loved ones from out-of-pocket costs that may not be covered by major medical insurance.

### According to the American Cancer Society:

- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have a 1-in-3 lifetime risk.<sup>1</sup>
- 67% of Americans who are diagnosed with cancer survive at least five years afterward.<sup>2</sup>
- The overall annual cost of cancer is estimated at \$226.8 billion, of which more than 54% is nonmedical, or out-of-pocket expenses.<sup>3</sup>

### Key benefits

- Express payment up to \$10,000
- Health advocate
- Wellness<sup>4</sup>
- Daily hospital confinement
- Surgery and anesthesia
- Radiation and chemotherapy
- Transportation and family lodging

### Coverage availability

- Individual
- Single parent
- Family

### Issue ages (may vary by state)

- 18–75 with Return of Premium (ROP)
- 18–85 without ROP

<sup>1</sup> American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 1.

<sup>2</sup> Ibid., p. 2.

<sup>3</sup> Ibid., p. 3.

<sup>4</sup> Available on plans B and D only.

Available for payroll sales only.

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### Optional riders (available at an additional cost)

#### ■ Cancer Preventive Care rider

With this rider, clients receive an annual care benefit, skin cancer diagnosis benefit, cancer screening wellness benefit and additional screening and treatment benefit.

#### ■ Return of Premium rider

This rider includes a premium-back feature that returns clients' premiums after 20 years.

### Client assurances

With Washington National, your clients get these important assurances:

- Benefits are *paid directly to policyholders*.
- Most benefits have *no lifetime maximum limits*, and the coverage continues as long as premiums are paid.
- Benefits are *paid regardless* of other insurance.
- Premium rates have *never been raised* on an existing Washington National Solutions Cancer policyholder.
- Rates *cannot be increased* unless all rates of that kind are raised in a state.

### Policy form

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