

## CONSIDER THE FACTS

Today, millions of families are dealing with cancer. Medical advances have greatly improved the treatment for those diagnosed with cancer.

Anyone can develop cancer. Since the risk of being diagnosed with cancer increases with age, most cases occur in adults who are middle aged or older. About 77% of all cancers are diagnosed in people 55 years of age or older.\*

American men have a 1 in 2 lifetime risk of developing cancer. American women have a 1 in 3 chance of developing some form of cancer.\*

With statistics like these, ask yourself, "If I were diagnosed with cancer, how would I pay for this costly disease?"

### We can help.

Medico® Insurance Company's First Diagnosis Cancer Insurance plan can help with the indirect cost of cancer, such as:

**Lifestyle.** Lost income, rent, childcare

**Debt.** Mortgage, personal or business debt

**Medical.** Deductibles, co-pays, medicine, experimental treatments.

\*American Cancer Society - Cancer Facts & Figures 2014



### Exceptions & Limitations

This policy pays only for First Diagnosis of internal cancer or malignant melanoma. We will NOT pay benefits for

1. skin cancer, other than malignant melanoma;
2. any disease, sickness or incapacity, other than internal cancer or malignant melanoma.
3. more than one First Diagnosis benefit;
4. loss that occurs while this policy is not in force; and
5. a First Diagnosis made outside the United States of America; and
6. Cancer First Diagnosed during the 30-day Waiting Period. Cancer will not be a covered condition:
  - a. when any medical advise, care, treatment or clinical diagnosis received within the Waiting Period leads to a First Diagnosis of Cancer;
  - b. if tissue extracted during the Waiting Period leads to a First Diagnosis Cancer; or
  - c. if Cancer manifest itself before the policy has been in force for at least 30 days following the Policy Date.

Cancer is manifested when symptoms exist.

## FIRST DIAGNOSIS CANCER INSURANCE

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. For costs, exclusions and limitations and further details of the coverage, see your producer or contact Medico® Insurance Company. This is a solicitation of insurance and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY.

Policy forms: MI-CAA28(TX), MI-CAA29(TX)



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**MEDICO**  
INSURANCE COMPANY

# FIRST DIAGNOSIS CANCER INSURANCE

PROTECTING YOUR FUTURE TODAY®

## ABOUT THE COMPANY

PROTECTION FROM A FINANCIALLY  
STRONG COMPANY

Medico® Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today, Medico® Insurance Company's products are designed to help protect the financial wellbeing of our policyholders while our employees are dedicated to providing the kind of customer service they deserve.

To learn more about Medico® Insurance Company and the products we offer, we invite you to visit our website at [www.GoMedico.com](http://www.GoMedico.com).

### WHY PURCHASE WITH MEDICO® INSURANCE COMPANY?

- Available for Ages 18-79
- No Policy or Application Fee
- Male & Female rates are the same
- Benefits paid directly to the policyholder
- Choose from different levels of affordable coverage
- Pays regardless of any other insurance you have with other insurance companies
- Hassle-free claim service
- The policy covers Pathologically Diagnosed Internal Cancer or malignant melanoma. This policy does not pay for skin cancer.



### CANCER VALUE CANCER VALUE PLUS

#### Benefit Options

The cash payment benefit can be purchased in amounts of \$10,000, \$15,000, \$20,000 or \$25,000.

#### 30-Day Waiting Period

Benefits are not payable if cancer manifests itself before the policy has been in effect for at least 30 days. (Cancer is manifested when symptoms exist.)

#### 30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or the producer if you are dissatisfied. We will then refund the premium you paid and void the policy.

#### Guaranteed Renewable

This insurance will remain in force as long as your premiums are paid on time, subject to the Lifetime Maximum Benefit Provision and our limited right to change premium.

#### Cancer Value Plus Offers an Inflation Protection Benefit

Automatically increases the cash benefit amount by 5% of the original cash benefit amount, each year, for the life of the policy.

### Save 10% with a Household Discount

(When two or more people who live in the same household apply for and are issued policies at the same time, a 10% discount is applied to your premium rates.)



### WHY FIRST DIAGNOSIS CANCER COVERAGE?

Nearly everyone has experienced or knows someone who has experienced a cancer diagnosis in their family. Good news is that cancer screening and technologies have gotten better in recent years. However, with advance technologies come high cost. Medical health insurance is a great start, but even with this essential insurance, cancer sufferers can still be hit with unexpected medical and non-medical expenses. By having a lump-sum cash benefit in place, you can have peace of mind knowing that the financial burden will be less. You choose where and when to spend the money.



**MEDICO**  
INSURANCE COMPANY

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