

WASHINGTON NATIONAL SOLUTIONS® Cancer

SUPPLEMENTAL CANCER INSURANCE

Washington National Solutions® Cancer offers lifestyle protection and a helping hand. This supplemental insurance coverage has four 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.¹
- 67% of Americans who are diagnosed with cancer survive at least five years afterward.²
- The overall annual cost of cancer is estimated at \$226.8 billion, of which more than 54% is nonmedical, or out-of-pocket expenses.³

Key benefits

- Express payment up to \$10,000
- Health advocate
- Wellness
- 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) or Cash Value (CV) rider
- 18–85 without ROP or CV
- 18–65 with Hospital Intensive Care rider

¹ American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 1.

² Ibid., p. 2.

³ Ibid., p. 3.

⁴ For this benefit to be paid, the insured person's death certificate must list cancer as the primary or a contributing cause of death.

⁵ Rider varies by state and is not available in all states. See Return of Premium rider or Cash Value rider for details.

Policy and riders are subject to state availability.

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WASHINGTON NATIONAL INSURANCE COMPANY
Home Office: Carmel, IN

WashingtonNational.com

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.

• Cancer Death Benefit rider

Benefits are payable when the client dies due to cancer, even when cancer is diagnosed after death.⁴

• Alternative Care rider

This coverage helps clients who desire natural approaches to cancer treatment, such as massage, acupuncture and yoga. This rider covers up to 60 treatments per year.

• Hospital Intensive Care rider

This rider offers three coverage levels to provide for clients' ICU needs and more.

• Return of Premium or Cash Value rider⁵

This rider includes a premium-back feature that returns clients' premiums after a specified period of time.

Client assurances

With Washington National, your clients get these important assurances:

- Benefits are *paid directly to policyholders*.
- Most benefits have *no lifetime maximum limit*, 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/certificate form

CHIC-5022C

