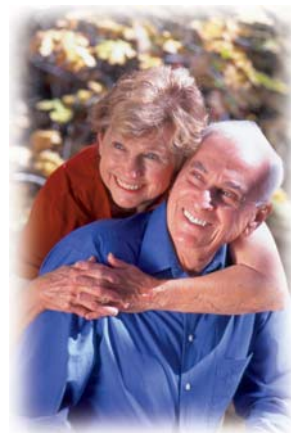


## POLICY ADVANTAGES

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Your coverage is **GUARANTEED RENEWABLE** for life - only you can cancel.
- Your benefits are **NEVER REDUCED**.
- Your premium **DOES NOT INCREASE** with age.
- You **CANNOT BE SINGLED OUT** for a rate increase. Your rates can be increased only if they are increased for all plans of this kind in your state.

**Family Heritage is part of the Southwestern/Great American Group of Companies - serving American Families since 1868.**



**Family Heritage has NEVER RAISED A RATE!**

This brochure is not the insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. Please read your policy carefully.

The benefits described in this brochure are contained in policy series C4POL

**THIS IS A CANCER ONLY POLICY.**

**FAMILY HERITAGE**<sup>®</sup>  
Life Insurance Company Of America

P.O. Box 470608, Cleveland, Ohio 44147 (440) 922-5222  
www.familyheritagelife.com

**CancerCare**<sup>Plus</sup>  
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**CANCER  
INSURANCE**

**FAMILY HERITAGE**<sup>®</sup>  
Life Insurance Company Of America

C4BRO-OH

## CANCER FACTS \*

### According to the American Cancer Society:

- Cancer will occur in 1 out of 3 Americans and 3 out of 4 families.
- 1 of every 4 deaths are from cancer.
- In children, cancer is the second leading killing disease ages 1-14.
- 1 in 8 women are diagnosed with breast cancer in their lifetime.
- Women with a family history (mother, sister, daughter) of breast cancer have a 2-fold increased risk of developing breast cancer themselves.
- While some cancers are hereditary, approximately 90% are from non-hereditary factors.
- In men, prostate and lung cancer are the most common cancers.
- 1 in 6 men are diagnosed with prostate cancer.
- Since 1990, more than 20 million new cases of cancer have been diagnosed.
- Over 10 million Americans are alive with a history of cancer. The 5 year survival rate for all cancers combined is 65%.
- A cancer-related check-up is recommended every 3 years for people aged 20 to 39 and every year thereafter.

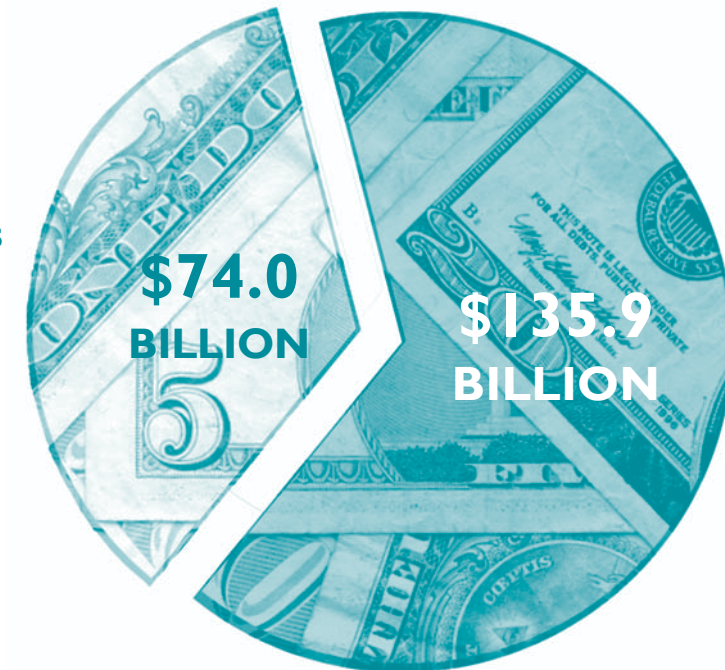
\* Source: American Cancer Society, *Cancer Facts & Figures*

## COST OF CANCER \*

TOTAL COSTS \$209.9 BILLION

### DIRECT:

Doctor Bills  
Hospital Charges  
Medical Expenses



### INDIRECT:

Deductibles  
Co-Payments  
Outpatient Services  
Unexpected Charges

### NATIONAL CANCER CENTERS

“Progress in prevention, diagnosis, and treatment has been possible only because of the existence of a strong cancer research infrastructure...The centerpiece for these efforts is the National Cancer Institute (NCI) supported cancer centers.”

Report of the National Cancer Institute Cancer Centers Program Review Group, October 2, 1996.



### LIMITATIONS AND EXCLUSIONS

- Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered.
- Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis.
- Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered.
- This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.