

...in the United States, total costs exceed \$226 billion.

Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **INDIRECT COSTS** that their **HEALTH INSURANCE DOESN'T COVER.**

Two Types of COSTS:

DIRECT

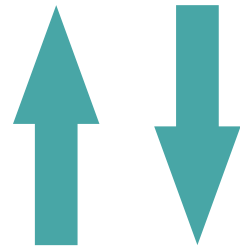
- Doctor Bills
- Hospital Charges
- Medical Expenses



INDIRECT

What health insurance DOES NOT cover:

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel to get the Best Treatment
- In-Home Care
- Child Care



While your expenses go **UP**, your income and savings often go **DOWN**, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

Many families choose to protect their future with...



- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have

*All facts and statistics taken from The American Cancer Society, Facts and Figures 2012

| CancerCare Plus Series 5 Benefits (3 Levels of Coverage Available) | ELITE | PREFERRED | STANDARD |
|--|--|--|------------------------------------|
| First Occurrence (Paid once per insured). Paid upon confirmed diagnosis of: <ul style="list-style-type: none"> • Internal Cancer • Breast Cancer (an additional) • Prostate Cancer (an additional) • Skin Cancer | \$3,000 \$1,500 \$1,500 \$900 | \$2,000 \$1,000 \$1,000 \$600 | \$1,000 \$500 \$500 \$300 |
| Hospitalization (No Lifetime Limits) <ul style="list-style-type: none"> • For each day for covered cancer treatments, includes U.S. Government Hospitals | \$450 | \$300 | \$150 |
| Ambulance (No Lifetime Limits) (Includes air ambulance) <ul style="list-style-type: none"> • Each trip (two one-way trips per hospitalization) charges up to | \$600 | \$400 | \$200 |
| Wellness Benefit (No Lifetime Limits, except HPV and Tobacco Cessation) <ul style="list-style-type: none"> • Pays for the following tests per calendar year, based on the schedule in your policy, up to a maximum of (Mammography, Breast Ultrasound, Colonoscopy, Flexible Sigmoidoscopy, Barium Enema, HPV, Pap Smear, Sputum Cytology, Urine Cytology, Transvaginal Ultrasound, Fecal Occult Stool Specimen, CEA, CA 125, PSA or successful completion of the Tobacco Cessation Program) | \$150 | \$100 | \$50 |
| Surgery & Anesthesia (No Lifetime Limits) <ul style="list-style-type: none"> • For each operation based on the schedule in your policy, from | \$300-\$15,000 | \$200-\$10,000 | \$100-\$5,000 |
| Second Surgical Opinion (No Lifetime Limits) <ul style="list-style-type: none"> • Charges up to | \$600 | \$400 | \$200 |
| Reconstructive Breast Surgery (Lifetime Maximum of 2 surgeries per Insured) <ul style="list-style-type: none"> • Following a mastectomy | \$750 | \$500 | \$250 |
| Prosthesis (Lifetime Maximum per Insured) <ul style="list-style-type: none"> • Charges for prosthetic devices, including external devices, up to | \$3,000 | \$2,000 | \$1,000 |
| Bone Marrow Transplant <ul style="list-style-type: none"> • Paid one time per insured for a Bone Marrow Transplant from one person to another for the treatment of leukemia | \$15,000 | \$10,000 | \$5,000 |
| Bone Marrow Donor <ul style="list-style-type: none"> • One-time payment per insured who donates | \$3,000 | \$2,000 | \$1,000 |
| Radiation & Chemotherapy (No Lifetime Limits) <ul style="list-style-type: none"> • Each day, for the delivery of radiation or chemotherapy treatment | \$300 | \$200 | \$100 |
| Radiation Planning (3 day Lifetime Maximum per Insured) <ul style="list-style-type: none"> • For radiation planning, each day | \$300 | \$200 | \$100 |
| Self-Administered Chemotherapy (Lifetime Maximum of 125 weeks per Insured) <ul style="list-style-type: none"> • Charges for your prescriptions filled for self-administered chemotherapy, for each week up to (Not paid in any week that Radiation & Chemotherapy Benefit is paid) | \$240 | \$160 | \$80 |
| Anti-Nausea (No Lifetime Limits) (Benefit payable while receiving radiation or chemotherapy) <ul style="list-style-type: none"> • Charges per calendar year per insured person up to | \$750 | \$500 | \$250 |
| Special Treatment (Lifetime Maximum per Insured) <ul style="list-style-type: none"> • Charges for any of the following FDA approved treatments up to (Immunotherapy, Stem Cell Transplant, Hormone Therapy, Autologous Bone Marrow Transplant, Radioimmunotherapy and Photodynamic Therapy) | \$1,500 | \$1,000 | \$500 |
| Hospice Service <ul style="list-style-type: none"> • For each day of Hospice Service up to 180 days | \$150 | \$100 | \$50 |
| Patient Transportation (No Lifetime Limits) <ul style="list-style-type: none"> • When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, Round trip charges for your plane, train, or bus up to • For each mile by personal auto | \$3,000 \$.60 | \$2,000 \$.40 | \$1,000 \$.20 |
| Family Member Transportation (If a child is hospitalized, we will pay this benefit for both parents) <ul style="list-style-type: none"> • For one member of your immediate family also traveling more than 80 miles from your home to be with you when you are hospitalized, round trip charges for plane, train, or bus up to • For each mile by personal auto | \$3,000 \$.60 | \$2,000 \$.40 | \$1,000 \$.20 |
| Family Member Lodging <ul style="list-style-type: none"> • For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to | \$150 | \$100 | \$50 |

Return of Premium

You are paid if you have claims or if you stay well!

We **REFUND YOUR PREMIUMS**, less any claims paid, after twenty (20) years.

If all covered adults pass away for any reason before 20 years, we immediately **REFUND YOUR PREMIUM**, less any claims paid!

One of three things could happen in the future:

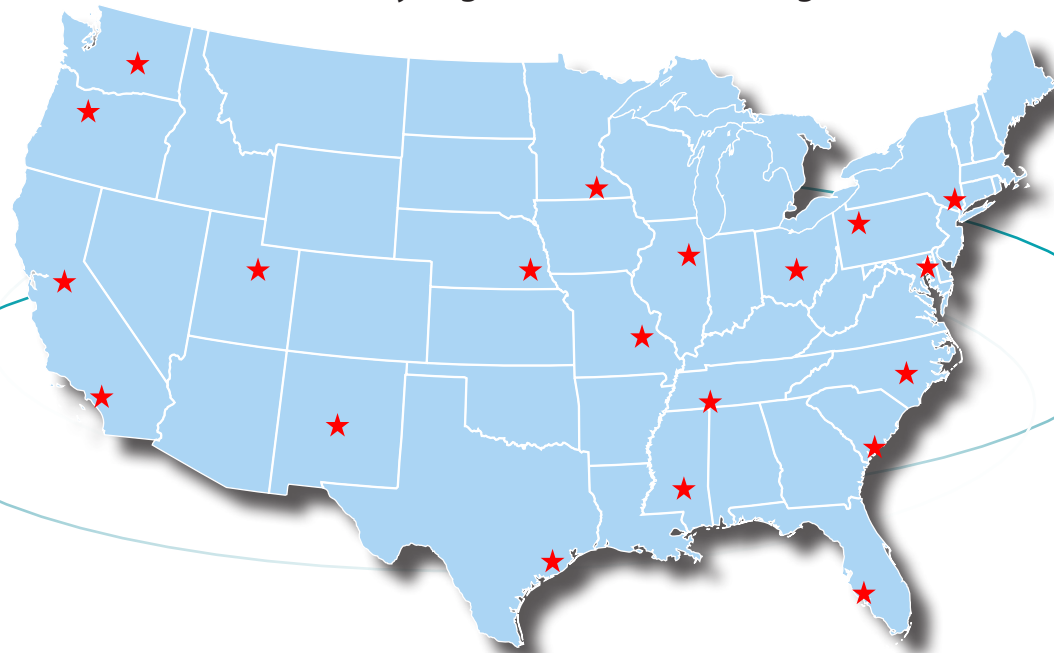
| | #1 | #2 | #3 |
|-------------------------|-----------------|-----------------|--------------|
| Premiums Paid | \$20,000 | \$20,000 | \$20,000 |
| Less Claims Paid | - 0 - | - 5,000 | - 65,000 |
| Refund | \$20,000 | \$15,000 | - 0 - |



CancerCare
Plus Series 5
CANCER INSURANCE

Family Heritage
Life Insurance Company of America

Where you get treated makes a big difference ...



"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

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 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.
- Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis.
- This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.

The benefits described in this brochure are contained in policy series C8POLR.

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

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Cancer will occur in **3 out of 4 Families**.



Cancer will occur in **1 out of 2 Men**.



Cancer will occur in **1 out of 3 Women**.



In children ages 1 – 14, cancer is the **second** leading cause of death.



This year there will be over **1.6 million** new cancer cases.

Risk Factors Include...

- | | | |
|--------------------------------|--|----------------------------------|
| <input type="checkbox"/> Air | <input type="checkbox"/> Where We Work | <input type="checkbox"/> Tobacco |
| <input type="checkbox"/> Food | <input type="checkbox"/> Where We Live | <input type="checkbox"/> Diet |
| <input type="checkbox"/> Water | <input type="checkbox"/> Heredity | <input type="checkbox"/> Weight |

More than 6 out of 10 people with cancer will survive!

The bad news is, Cancer is expensive...

