



## You Choose the Benefit Level!

- \$10,000**     ★ Spend the money as you see fit!
- \$20,000**     ★ Covered dependents will be eligible for 50% of the benefit chosen.
- \$30,000**
- \$40,000**     ★ There is a \$250 secondary benefit for the first time diagnosis of skin cancer.
- \$50,000**

## Special plan features

- ★ Guaranteed renewable for life
- ★ The benefit will be paid directly to you or anyone you designate
- ★ You receive the benefit you choose
- ★ The benefit is payable in addition to any other coverage
- ★ No benefit reduction at age 65
- ★ No hospitalization required to collect
- ★ A \$250 benefit for first time skin cancer diagnosis



**UNITED SECURITY**  
HEALTH AND CASUALTY  
INSURANCE COMPANY  
SIMUL. NOS VIAM INVENTENT



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This brochure provides a brief description of the policy. Read the policy carefully. It alone describes in detail the rights and obligations of both you and the insurance company.

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## First Benefit Cancer Insurance

*A plan to provide the benefit you need and when it's needed most - up to \$50,000*



## Why a cancer benefit?

### Consider these facts!

- ★ More than 15.5 million children and adults with a history of cancer were alive on January 1, 2016 in the United States.<sup>1</sup>
- ★ By January 1, 2026, it is estimated that the population of cancer survivors will increase to 20.3 million: almost 10 million males and 10.3 million females.<sup>1</sup>

## Why a lump sum cancer benefit?

- ★ Even if you have excellent health insurance, it will probably not cover 100% of the costs of cancer!
- ★ Most other cancer policies only pay scheduled amounts for hospitals, nursing, surgical, blood, physician, etc., while our plan provides cash benefits with written satisfactory proof of first time internal cancer or malignant melanoma.



## What are indirect costs?

*They are the costs that most health plans do not cover.*

### They include expenses such as:

- ★ Insurance deductibles & co-insurance costs
- ★ House payments or rent
- ★ Automobile payments
- ★ Groceries
- ★ Utility bills
- ★ Child care
- ★ Household help
- ★ Travel expenses to and from treatment
- ★ Food & lodging while you're away from home
- ★ Lost income

## How else does cancer cost you?

More than a quarter of U.S. adults struggle to pay their medical bills, including those who have insurance. In fact, medical debt is the number one source of bankruptcy filings in the U.S. 40% of Americans racked up debt in 2014 due to a medical issue.<sup>2</sup>

## Who is eligible for this plan?

Anyone, age 0 through 69.

## How do you qualify for the plan?

To be considered for this coverage, simply complete an application answering just a few medical questions.

<sup>1</sup> American Cancer Society, "Cancer Treatment & Survivorship, Facts & Figures, 2016-2017"

<sup>2</sup> USA Today, "This is the No. 1 reason Americans file for bankruptcy", May 5, 2017

<sup>3</sup> This provision does not apply to residents of Arizona and Missouri.

## How much does the plan cost?

### MONTHLY RATES FOR EACH \$10,000 BENEFIT

Issue Age	Individual	Single Parent	Family
0-29	7.00	8.00	10.00
30-34	8.00	10.00	11.00
35-39	10.00	11.00	12.00
40-44	12.00	14.00	15.00
45-49	15.00	16.00	20.00
50-54	18.00	19.00	27.00
55-59	23.00	24.00	36.00
60-64	28.00	29.00	45.00
65-69	33.00	35.00	53.00

### PREMIUM CALCULATION

___ Individual	___ Single Parent	___ Family
Monthly Premium per \$10,000	Number of \$10,000 Increments	Total Monthly PAC Premium
\$	x	= \$

Modal Premium Factors to Nearest Dollar =

Annual = Monthly x 11

Semiannual = Annual x .52

Quarterly = Annual x .265

## Are there limitations?

Yes, first time cancer must be diagnosed in the United States by a licensed physician, and the diagnosis cannot be made by you, or anyone in your immediate family.

No benefit will be paid for any cancer diagnosed within 30 days of the effective date of the policy.<sup>3</sup>

The primary benefit will only be payable for the first time diagnosis of internal cancer or malignant melanoma. Benefits are only available once a lifetime for each insured.