

# Cancer Protection Assurance Insurance

Thanks to advances in science and treatment, more Americans are living with cancer.<sup>1</sup> But cancer is one of the most expensive medical conditions to treat.<sup>2</sup> Major medical insurance may not cover the copayments, lost work time or even travel.

**If you were diagnosed with cancer, would you have the money for out-of-pocket expenses such as:**

- Transportation to a distant medical facility?
- Specialized treatment costs?
- Living expenses such as rent, mortgage payments and utility bills?

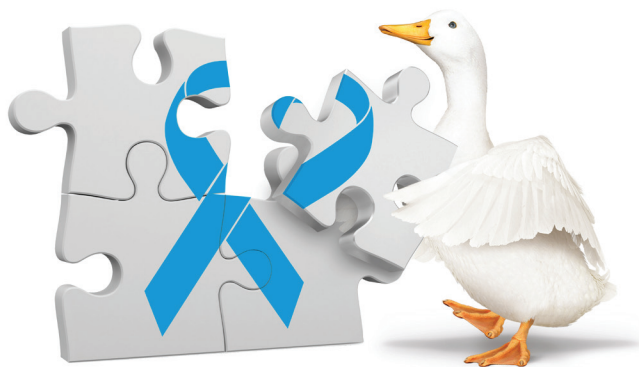
## Aflac is insurance for daily living

Aflac Cancer Protection Assurance<sup>3</sup> pays cash benefits directly to you if you're diagnosed with a covered cancer.\* This means that you can have added financial resources to help with medical costs or ongoing living expenses.

## Apply today

Isn't it time to get to know Aflac? Ask your Aflac agent to help you complete your cancer coverage.

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\*Unless payment assigned otherwise.

<sup>1</sup>Progress Against Cancer – 2019 Annual Plan, National Cancer Institute. <https://www.cancer.gov/about-nci/budget/plan/progress>. Accessed: November 13, 2020. <sup>2</sup>National Cancer Institute: Financial Toxicity (Financial Distress) and Cancer Treatment - Patient Version, November 3, 2017. <https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-pdq>. Accessed: April 12, 2020. <sup>3</sup>In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999 | 800.99.AFLAC (800.992.3522)

# Cancer Protection Assurance Insurance Claims Example

## About Cathy:

<b>Age:</b> 41 years old
<b>Personal:</b> Working single mother of two who exercises regularly and has no family history of cancer
<b>Policy:</b> Cancer Protection Assurance – Option 2: with five units of Building Benefit Rider
<b>Coverage:</b> Single-parent family
<b>Motivation for applying:</b> Purchased two years ago after her best friend was diagnosed with cancer
<b>Reason for Claim:</b> Recently diagnosed with Stage 2 breast cancer



## Cathy's Concerns:

Overcoming cancer	Covering her existing bills	Her emotional well-being	Treatment travel expenses
Out-of-pocket medical costs	Providing care for her boys	Keeping her family updated	Loss of work wages

Below is Cathy's treatment plan and what her mid-level Cancer Protection Assurance policy would provide.

MAMMOGRAM & NEEDLE BIOPSY (cancer screening benefit x2 due to positive diagnosis)	\$150	RECONSTRUCTIVE SURGERY (diseased breast)	\$2,000
INITIAL DIAGNOSIS BENEFIT	\$4,000	ANESTHESIA (for reconstructive surgery of diseased breast)	\$500
BUILDING BENEFIT RIDER	\$1,000	RECONSTRUCTIVE SURGERY (breast symmetry of nondiseased breast)	\$220
ADDITIONAL OPINION BENEFIT (2nd opinion)	\$300	ANESTHESIA (for symmetry surgery of nondiseased breast)	\$55
RADICAL MASTECTOMY	\$700	SURGICAL PROSTHESIS (implant)	\$2,000
ANESTHESIA (for radical mastectomy)	\$200	OUTPATIENT SURGICAL HOSPITAL ROOM:	\$200
CHEMO AND IMMUNOTHERAPY FOR MONTHS 1-3 (physician administered)	\$3,600	AREOLA REPIGMENTATION	\$100
RADIATION FOR MONTHS 4-5	\$2,400	ANESTHESIA: (FOR AREOLA REPIGMENTATION)	\$25
ANTI-NAUSEA MEDS (\$100/month)	\$500	TRANSPORTATION \$0.40/MILE (12 round trips at 400 miles each)	\$1,920
HOSPITAL STAY (7 days at \$200/day)	\$1,400	CANCERCARE.ORG:  provides emotional support and tools to keep friends and family updated	NO COST
NONSURGICAL PROSTHETIC	\$175		
CATHY’S POLICY PREMIUMS & POTENTIAL BENEFITS:			TOTAL
CATHY’S TOTAL PAID PREMIUM (2 YRS.):			\$990.48
CATHY’S POTENTIAL TOTAL BENEFIT PAYMENT:			\$21,420.00

## Get to know us at [aflac.com](https://aflac.com).

This is a brief product overview and is for illustrative purposes only. Coverage may not be available in all states, including but not limited to New York. In Arkansas, Policies B70100AR, B70200AR, B70300AR, B7010EPAR, B7020EPAR. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Oregon, Policies B70100OR, B70200OR, B70300OR, B7010EPOR, B7020EPOR. In Pennsylvania, Policies B70100PA, B70200PA, B70300PA. In Texas, Policies B70100TX, B70200TX, B70300TX, B7010EPTX, B7020EPTX. Benefits and/or premiums may vary based on state and benefit option selected. Optional riders are available for an additional premium. Policies have limitations and exclusions that may affect benefits payable. For more information about the product availability, exact premium rate, benefits, limitations and exclusions, please contact your Aflac insurance agent.

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