



GROUP LUMP SUM CANCER INSURANCE

With additional

Breast Cancer Coverage

BENEFIT SUMMARY



**Senior Patient Association dba
Patient/Physician Cooperatives (PPC)**

For Texas Residents

Supporting:



LUMP SUM CANCER INSURANCE

When faced with life-changing illnesses such as breast cancer you'll be burdened – both physically and emotionally. What you may not realize is how much of an impact such an event can also have on your personal finances. Even with health insurance and proper financial planning, many cancer survivors or families of cancer patients find themselves in medical debt.



Cancer is a costly disease How will you pay for it?

Draw on life savings

Sell assets



Lump Sum Cancer Insurance

Yes, major medical plans pay most of the healthcare costs associated with cancer; however, there are many out-of-pocket expenses that will continuously put a strain on your bank account. Living expenses such as mortgages/rent, car payments, and utility bills continue to pile up.

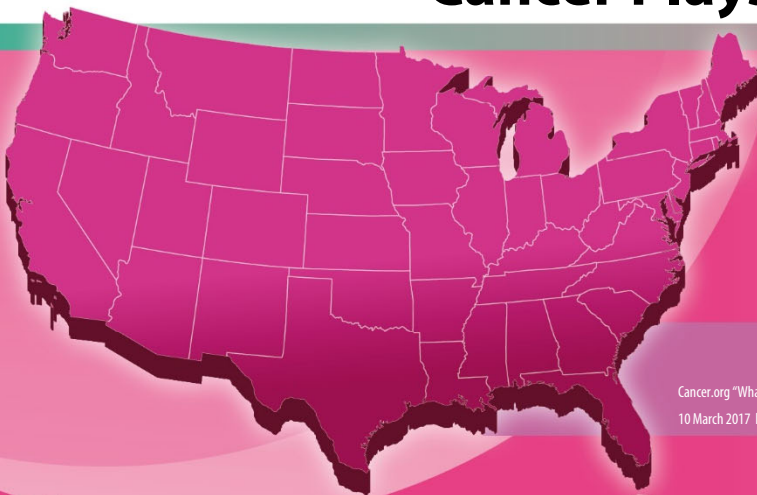
There's no better time than now to give yourself the financial support needed to fight cancer. Give yourself the chance you deserve.

Pan-American Life provides lump sum cash benefits directly to you upon first diagnosis of cancer, which can be used for expenses not covered by other insurance.

- Replace lost income while you are off from work
- Health Insurance deductibles or copays
- Household expenses, mortgage payments, groceries and utilities
- Alternative treatments / Drugs
- Home health care or child care services
- Wigs, prosthesis and other essentials
- Traveling to receive treatments
- ... and more.

These benefits are in addition to any other insurance coverage. It's simply a way that we can add peace of mind—giving comfort and protection to you and your family—as you focus on recovery.

Cancer Plays No Favorites



About **1 in 8** women in the U.S. will develop breast cancer over the course of her lifetime

Breastcancer.org "U.S. Breast Cancer Statistics." 10 March 2017. http://www.breastcancer.org/symptoms/understand_bc/statistics



Women

252,710 new cases of invasive breast cancer
63,410 new cases of non-invasive breast cancer

Breastcancer.org "U.S. Breast Cancer Statistics." 10 March 2017
http://www.breastcancer.org/symptoms/understand_bc/statistics



Men 2,470 new cases

Cancer.org "What are the key statistics about breast cancer in men?"

10 March 2017 <http://www.cancer.org/cancer/breastcancerinmen/detailedguide/breast-cancer-in-men-key-statistics>



Survival Rates

Currently there are more than 3 million breast cancer survivors in the U.S. and counting

Komen.org, "Our impact in the mission to end breast cancer" 10 March 2017 <http://www5.komen.org>

Group Lump Sum **Cancer** Insurance

\$25,000 Cancer Coverage and **\$25,000** Additional Breast Cancer Coverage

Covered persons will receive the following percentage of the face amount upon the first diagnosis of cancer.

Covered Under Plan	Percentage of Face Amount
Full Cancer	100%
Partial Cancer	25%

Additional Breast Cancer Coverage

In addition to the full cancer benefit, the plan will pay an additional benefit amount when a covered person is diagnosed with breast cancer.

Additional Coverage Under Plan	Percentage of Face Amount
Breast Cancer	Additional 100%

Spouse coverage available and is 50% of employee benefit amount.

Dependent child coverage is also available and is 25% of employee benefit amount.

Guaranteed Issue (GI) means that you and your dependents are guaranteed coverage regardless of your health status. You don't have to answer any medical questions or go through a medical exam. If an employee enrolls in coverage under the guaranteed issue amount, no Evidence of Insurability (EOI) is required.

However, guaranteed issue is only available for you and your family at your Initial Enrollment!

Employees and dependents will have to provide Evidence of Insurability (EOI) when applying for an amount above the guaranteed issue amount, when applying for coverage outside of your initial enrollment period or if requesting a higher benefit amount after your initial enrollment period.

Frequently Asked Questions

1. How will I receive my payment?

Pan-American Life will issue payment to you (the employee) unless you provide assignment of benefits instructions.

2. Can I receive more than one benefit payout from this policy?

Yes. This policy will pay once upon the first diagnosis of a full cancer or a partial cancer. There must be a 180 day waiting period between the first diagnosis of a full cancer for a partial cancer to be eligible for payment, or vice versa. For example, if a full cancer payout is triggered and after the 180 day waiting period there is a first diagnosis of a partial cancer, a second payout would be triggered. The policy will only pay once for full cancer and once for partial cancer.

3. Can Group Lump Sum Critical Illness Insurance Premiums be paid on a pre-tax basis?

Yes, coverage can be offered to employees as part of a cafeteria plan; however, where coverage is acquired on a pre-tax basis, the IRS will regard the benefits as taxable income.

4. When will I move into the next age band (if applicable); on my birthday or upon the following renewal?

All covered employees will move to the appropriate age band upon the annual renewal of the group policy.

5. How does the 12/12 Pre-Existing Condition Exclusion work with this policy?

The policy covers first diagnosis of full cancer and partial cancer. If the Covered Person was diagnosed with or was being treated for a full cancer or partial cancer in the 12 month period prior to his/her initial effective date of coverage there would be no coverage for that full cancer or partial cancer for 12 months following the Covered Person's initial effective date of coverage. For a condition to be pre-existing, it must be the cause of the condition, not a contributing factor.

6. What happens if I have a partial cancer that causes a 25% payout and then get diagnosed with another cancer that would have triggered a 100% payout within the 180 day waiting period?

In this case, the policy would pay out the remaining 75% of the payout that the Covered Person would have been eligible to receive had the full (100%) payout benefit been diagnosed first. The 180 day waiting period would reset as of the date of diagnosis of the second covered Cancer.

7. When will an employee or dependents have to provide Evidence of Insurability (EOI)?

An employee will have to provide EOI when applying for an amount above the guaranteed issue amount or when applying for coverage outside of their initial enrollment period. Dependents applying for coverage outside of their initial enrollment period will have to provide EOI; otherwise EOI is not required.

8. Is Group Lump Sum Cancer Insurance COBRA Eligible or Portable?

Group Lump Sum Cancer Insurance is COBRA eligible; however, the plan is not portable. Please contact your benefits department with questions.

9. How do I file a claim?

Complete and sign a claim form, attach all the necessary documentation and submit to Pan-American Life Insurance Company for processing.



**A portion of PRS Insurance Solutions proceeds
is devoted to helping cancer research**