

# Our Cash Cancer Plan is All About Your Freedom to Choose!

**"It won't happen to me."**

Did you know cancer can strike anyone, at anytime regardless of age or circumstances? Often without prior warning or symptoms. You probably know someone who has had cancer.



**UA** United American  
Insurance Company  
Since 1947

## Here are the Facts:

Almost 40 percent of men and women will develop cancer<sup>1</sup>

It is projected that the number of new cancer cases diagnosed each year in the United States will almost double by 2035.<sup>2</sup>

Cancer patients are 2.5 times more likely to declare bankruptcy than those without cancer.<sup>3</sup>

More people are surviving cancer than ever before because of modern medical technology and treatments. Care can be expensive, and surviving a cancer diagnosis can create a serious financial hardship.

## UA's First Diagnosis Cash Benefit Cancer Policy can help.

Here's how it works: the first time a covered person is diagnosed with a covered cancer, the policy pays up to \$50,000 cash, one time, to use as you see fit<sup>†</sup>. That's it!



<sup>1</sup>National Cancer Institute, Cancer Statistics 2018, <https://www.cancer.gov/about-cancer/understanding/statistics> <sup>2</sup>A Global Public Health Challenge, American Association for Cancer Research, 2019, [https://cancerprogressreport.org/PublishingImages/CPR19/1901016\\_EXE\\_19CPR\\_Sidebars\\_2.jpg](https://cancerprogressreport.org/PublishingImages/CPR19/1901016_EXE_19CPR_Sidebars_2.jpg) <sup>3</sup>"Cancer puts many patients into bankruptcy," CNBC, 2019, <https://www.cnbc.com/2019/11/24/cancer-puts-many-patients-into-bankruptcy-advisors-are-trying-to-help.html>

<sup>†</sup>Plans and benefits may vary by state.

## You may be able to:

- Replace lost income while unable to work
- Offset cancer treatment costs not covered by health insurance
- Pay for transportation to and from treatments
- Provide hotels and meals for your family so they can be close to you
- Or use it to take a vacation

## Here's the best part!

- No hospitalization required — you don't need to have treatment to collect
- Only health of applicant considered — family history not an issue
- Pays in addition to all other insurance (even government or VA facility)
- Money is paid directly to you and you decide how it's spent

## More things you should know:

- Issue ages 0-69
- Individual, single parent, and family plans
- Premiums will not increase with age — only on a class basis by state
- Guaranteed renewable until covered person's one-time cash benefit is paid
- Benefit paid upon written satisfactory proof of first-time diagnosis of cancer while policy is in force.



# Premium Worksheet

<b>Benefit Amount</b>  <input type="checkbox"/> Individual <input type="checkbox"/> Family <input type="checkbox"/> Single Parent Age: <input type="text"/>			
Monthly Premium			

## Congratulations on Your Decision!

Make check payable to United American Insurance Company, not to an individual.

Received of \_\_\_\_\_ the sum of \$\_\_\_\_\_ for \_\_\_\_\_ months premium with application for Policy Form \_\_\_\_\_.

If for any reason policy is not issued, payment is to be refunded in full. Insurance is not effective until policy applied for has been issued.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

## Limitations and Exclusions

This policy pays a benefit only for First Diagnosis of Cancer while this policy is in force. Satisfactory written proof of first diagnosis of cancer must be provided. This policy does not provide benefits for any other disease, sickness, disability or incapacity.

The Benefit Amount shown in the Policy Schedule is not payable to anyone who has Cancer diagnosed before the policy has been in force 30 days from the "Effective Date" shown in the Policy Schedule. If a Covered Person has Cancer first diagnosed during the first 30 days after the Effective Date of this policy, the policy pays \$500 to the Covered Person.

This policy will not pay benefits if the diagnosis of Cancer is made by You or a member of Your immediate family or household.

This policy will not pay benefits if the First Diagnosis of Cancer is made outside the United States of America.

## First Diagnosis

First Diagnosis means the first time a Covered Person is diagnosed as having internal Cancer or malignant melanoma (this excludes all other skin Cancer); provided the diagnosis is after the waiting period and while this Policy is in force with respect to the Covered Person. Each covered person is limited to one First Diagnosis benefit under the terms of this Policy. To any one person the maximum benefit available shall be the amount set forth in the listed Benefit Amount in the Policy Schedule.