

Cigna Supplemental Solutions
Insured by Loyal American Life Insurance Company®

Cancer Insurance for
ILLINOIS



**LUMP SUM
BENEFITS
TO HELP
YOU LIVE**

**THE LIFE
YOU LOVE**

GO YOUSM



CANCER SURVIVAL AND HOW IT AFFECTS YOU

Cancer has touched many of our lives. Whether it be a loved one, a friend, a neighbor or a coworker, most of us have dealt with cancer in some way.

Base Policy Provides:

- Lump sum benefit from \$5,000 to \$50,000 to use any way you see fit
- Includes Recurrence Benefit
- Coverage available for individuals age 18 - 80 and their dependents
- Guaranteed Renewable for life (subject to the Company's right to increase premiums on a class basis)
- Riders for added flexibility (for an additional premium)

Did you know?

In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.¹



¹American Cancer Society, Cancer Facts & Figures 2012, Page 1
Use of statistics in this brochure does not imply endorsement of any kind

Help Ease the Financial Issues

While treatments are advancing, medical costs are rising. Being diagnosed with cancer means your life may never be the same. Concern for your health and the well-being of your family is your first priority. Let us help you be prepared for an unexpected diagnosis of cancer.

Use Your Lump Sum Payment to Cover

- medical expenses
- prescription drugs
- deductibles
- coinsurance
- experimental therapy
- or any other unexpected expenses

These selected benefits are paid directly to you or your designee to use any way you like, regardless of any other coverage you may have.

With our Cancer Insurance policy you will receive 100% of your selected benefit amount from \$5,000-\$50,000

upon diagnosis of cancer (*invasive*) and 25% of your selected benefit amount upon diagnosis of Carcinoma in Situ (*non-invasive cancer*). A maximum payment of 100% of the selected benefit amount will be allowed. This coverage is available for individuals age 18-80 and their dependents. Maximum child benefit is the lesser of \$10,000 or parent benefit amount.

Cancer Insurance Coverage	Percentage of Selected Benefit Amount
Cancer (<i>invasive</i>)	100%
Carcinoma in Situ* (<i>non-invasive</i>)	25%

The benefit amount for an initial diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) shall be reduced during the first thirty days immediately following the effective date of the policy. Reduced benefit amount for cancer will be 10% of the diagnosis amount selected and the reduced benefit for Carcinoma in Situ will be 2.5% of the benefit amount selected.

According to the National Institutes of Health, direct medical costs of cancer in the United States in 2007 equaled \$103.8 billion.²

*We will pay the benefit for Carcinoma in Situ only once in an Insured Person's lifetime under the base benefit.

²American Cancer Society, Cancer Facts & Figures 2012, Page 3

RECURRENCE BENEFIT

Continuous Coverage

Included in your policy is a Recurrence Benefit. You will receive an amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) provided you have been treatment free for at least 2 years from the day of last diagnosis.

Example

Elizabeth has a Cancer Insurance Policy. She is diagnosed with invasive cancer and receives 100% of her selected benefit amount. After treatment and successful recovery, six years later she is diagnosed with Carcinoma in Situ, she will receive 25% of her selected Benefit Amount. Elizabeth was initially treated and received no additional advice or treatment for 10 years; she is diagnosed with invasive cancer again. Elizabeth will receive the remaining 75% of her Benefit Amount for a total of 200% of her elected coverage.

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ**	Maximum Percentage of the Recurrence Benefit Amount
Less than 24 mos.	0%	0%	100%
24 mos. or more but less than 5 yrs.	25%	10%	
5 yrs. or more but less than 10 yrs.	75%	25%	
10 yrs. or more	100%	25%	

Coverage is Guaranteed Renewable For Life

(subject to the company's right to increase premiums on a class basis)



About 1.6 million new cancer cases were expected to be diagnosed in 2012 in the U.S.¹

¹American Cancer Society, Cancer Facts & Figures 2012, Page 1

**We will pay the Recurrence benefit for Carcinoma in Situ only once in an Insured Person's lifetime.

ADDITIONAL COVERAGE

Riders for added Flexibility

Our coverage offers optional riders for an additional premium to help provide added protection should the unexpected ever happen to you.

First Diagnosis Heart And Stroke Rider

(Form# LY-FDH-RD-IL)

Upon receipt of a first diagnosis of a heart attack, stroke or other covered procedure from a physician, we will pay your selected First Diagnosis Heart & Stroke benefit amount according to the chart below. Available from \$5,000 to \$50,000. Maximum child benefit is the lesser of \$10,000 or parent benefit. If two or more qualifying events happen on the same day, we will only pay the largest of the qualifying event benefits. The maximum benefit payable is 100% of the selected benefit amount.

Qualifying Events	Percentage of Benefit Amount Payable for each Qualifying Event	Maximum Percentage of Benefit Amount Payable
Heart Attack.	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery****	25%	
Aortic Surgery****	25%	
Heart Valve Replacement/Repair Surgery****	25%	
Angioplasty****	10%	
Stent****	10%	

Accidental Death & Dismemberment Rider

(Form# LY-ADD-RD3-IL)

We will pay a cash benefit if you suffer Accidental Death or Dismemberment within 90 days following a covered accident due to injuries received in that accident. Benefit amounts available from \$25,000 to \$100,000. Child benefit amount maximum is \$25,000. Total amount payable under this rider for any injuries in a covered accident shall not exceed the amount payable for loss of life.

In the event of loss of:	The Benefit will be:
Life	100%
One Eye, Hand, Foot, Arm or Leg	10%
More than One Eye, Hand, Foot, Arm or Leg	20%

Return of Premium Rider Upon Termination Rider

(Form# LY-ROP-T20-IL)

This rider will pay the Primary Insured a return of premium benefit when coverage terminates under the base policy for the original named insured on their 65th birthday or after all coverage has remained in force for twenty (20) consecutive years beginning with the rider effective date. The Return of Premium benefit is the original premium less any claims paid or payable. This rider is payable once.

****We will pay each benefit only once in an Insured Person's lifetime for the following conditions: Coronary Artery Bypass Surgery, Aortic Surgery, Heart Valve Replacement/Repair Surgery, Angioplasty, and Stent, subject to the maximum percentage of benefit amount payable.

At Cigna, we believe that being true to yourself is the first step to being truly healthy. As a global health service company with a history of over 220 years in the insurance business, we are dedicated to helping the people we serve improve their health, well-being and sense of security.



The five year relative survival rate for all cancers diagnosed between 2001 and 2007 is 67%, up from 49% in 1975-1977.¹

The National Cancer Institute estimates that nearly 12 million Americans with a history of cancer were alive in January 2008.¹

¹American Cancer Society, Cancer Facts & Figures 2012, Page 1

WHAT ISN'T COVERED

Pre-Existing Condition(s): The benefits of this Policy or any attached rider will not be payable during the first twelve (12) months that coverage is in force with respect to an Insured Person for any loss caused by Pre-Existing Condition(s). A Pre-Existing Condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within twelve (12) months prior to the effective date of coverage.

Exclusions and Limitations

No benefits will be payable for:

1. any disease, Sickness or incapacity other than Cancer and Carcinoma in Situ as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by Cancer or Carcinoma in Situ;
2. loss that begins prior to the Effective Date of coverage;
3. diagnosis and treatment received outside the United States or its territories; or
4. any illness specifically excluded from the definition of Cancer or Carcinoma in Situ.

First Diagnosis Heart and Stroke Rider Exclusions

1. any disease, Sickness or incapacity other than Qualifying Events as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a Qualifying Event;
2. intentionally self-inflicted injury or Sickness;
3. suicide or attempted suicide, while sane or insane;
4. loss that begins prior to the Effective Date of coverage;
5. diagnosis and treatment received outside the United States or its territories;
6. any injury or Sickness sustained or contracted due to an Insured Person's being intoxicated,

as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause of his or her injury or Sickness; or

7. any disease, condition or procedure specifically excluded from the definitions of Qualifying Events listed in this rider.

Accidental Death & Dismemberment Exclusions

1. Injuries that are intentionally self-inflicted;
2. suicide or attempted suicide, while sane or insane;
3. Covered Accident which occurs outside the United States or its territories;
4. an act of declared or undeclared war;
5. an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her Injury or Sickness;
6. committing or attempting to commit a felony or engaging in an illegal occupation;
7. a work-related condition that is eligible for benefits under Workman's Compensation, Employers' Liability or similar laws even when the Insured Person does not file a claim for benefits. This exclusion will not apply to an Insured Person who is not required to have coverage under any Workman's Compensation, Employers' Liability or similar law and does not have such coverage.

**TO APPLY FOR A
CANCER INSURANCE
POLICY,**

**contact your licensed
insurance agent today.**



Loyal American Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Cancer Insurance policy. It provides a brief description of the important features of policy form series LY-FDC-BA and applicable riders. THIS IS A CANCER ONLY POLICY, which should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in and governed by an issued policy and riders.

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