

First Diagnosis Cancer Insurance

Nearly everyone has experienced or knows someone who has experienced a cancer diagnosis. The good news is cancer screening and medical technology have greatly improved in recent years. However, with more advanced technology comes higher costs. Our First Diagnosis Cancer insurance can help ease the financial burden.

HOW IT WORKS

Our First Diagnosis Cancer insurance lump-sum payment allows policyholders to choose when and where to spend the money to cover a wide-range of expenses, such as:

Medical costs

- Surgery
- Chemotherapy
- Radiation

Out-of-pocket costs

- Deductibles and copays
- Experimental medicine and treatments
- Lost income due to working less
- Mortgage or rent, utilities, groceries, and home goods
- Travel, meals, gas, parking fees, and lodging during treatment
- Caregiving or in-home care

WHO NEEDS IT

Really anyone 18-79 years old can purchase First Diagnosis Cancer insurance coverage, but some key factors stick out among potential policyholders:

- Have a family history of cancer
- Are the sole wage earner of the family
- May not have enough savings to cover expenses
- Have health insurance that doesn't cover all cancer-related expenses
- Have not been diagnosed with a cancer within the last 10 years

BY THE NUMBERS

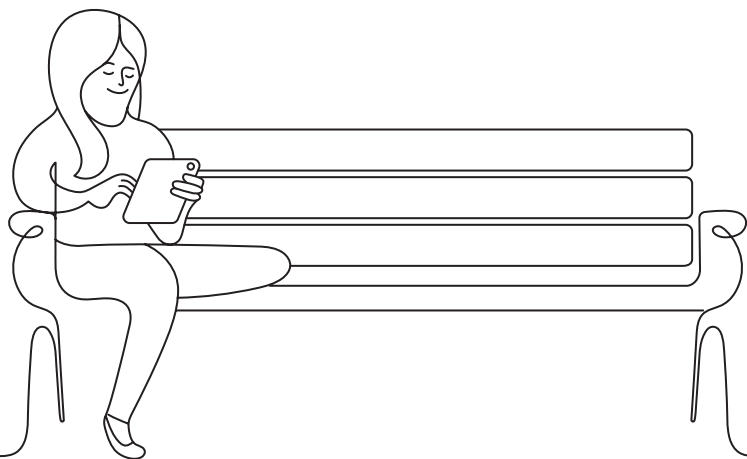
- About 40% of adult Americans will develop cancer during their lifetime.¹
- In 2019, U.S. cancer patients' out-of-pocket costs were \$16.22 billion.²



Policy highlights

- Issue ages**
18 to 79
- Easy application**
Answer three questions
- Household discount**
A 10% discount on premiums for those who live in the same household as another person over 18 years old and are both issued coverage (varies by state)
- Billing options**
Monthly, quarterly, semi-annually, and annually
- 30-day waiting period⁷**
Begins on the policy issue date

Plan benefits	
Benefit	Coverage for first diagnosed internal cancer or malignant melanoma. ³
Lump-sum cash benefit	\$10,000; \$15,000; \$20,000; or \$25,000 ⁴
Inflation Protection optional benefit	Automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy. ⁵
Unisex rates	The same rates for men and women
Guaranteed renewable coverage	Guaranteed renewable coverage as long as payments are made on time ⁶
30-day right to examine	If you cancel your policy within 30 days, we will refund the premium paid and void the policy.



FOOTNOTES

- American Cancer Society. Cancer Facts and Figures 2020. Atlanta: American Cancer Society; 2020.
- National Cancer Institute. Annual Report to the Nation Part 2 press release. <https://www.cancer.gov/news-events/press-releases/2021/annual-report-nation-part-2-economic-burden>, October 2021.
- Skin cancer is not covered in most states. In Idaho and Maine, the amount paid for skin cancer equals 1% of the policy benefit amount if you are first diagnosed as having skin cancer other than malignant melanoma. If you are later diagnosed with internal cancer or malignant melanoma, we will pay the full benefit amount less any amount already paid for skin cancer.
- In South Carolina, a one lump sum of only \$25,000 is available.
- Not available in all states.
- Subject to the lifetime maximum benefit provision and the limited right to change premium.
- Not available in every state. In In AZ, if the client is first diagnosed as having internal cancer or malignant melanoma during the 30-day waiting period, we will pay an amount equal to 10% of the policy benefit amount, in lieu of the full benefit.

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