

CancerCare+

CANCER SERIES



**Insurance Coverage That Helps You Manage
The Financial Risks Of This Random Disease**



Equitable

Equitable Life & Casualty Insurance Company

CancerCare+ Plan

Cancer does not discriminate.

It's an equal opportunity enemy. Cancer affects every race, ethnic group, and gender; and it doesn't just affect the person who is diagnosed, but their whole family.

Although people like to think, "It won't happen to me!" the truth is, cancer can happen to anyone, at any time of life, and the cost of treatment is not cheap.

- Cancer is the second leading cause of death in the U.S. and accounts for one of every four deaths.*
- The risk of being diagnosed with cancer increases with age. About 77% of all cancers are diagnosed in persons 55 and older.*
- In the U.S., men have almost a 50% lifetime risk of developing cancer; for women, the risk is a little more than 33%.*
- About 1.5 million new cancer cases were expected to be diagnosed in 2007.*
- The National Institute of Health estimates overall costs for cancer in 2006 was \$206.3 billion.*
- Almost 16 million Americans (6%) were unable to obtain care due to the cost.*

Cancer is an expensive disease to treat. Health insurance will cover much of the treatment costs, but deductibles and co-pays may reach their maximum. But what about the costs that are *not* covered by standard health insurance – travel to receive treatment, overnight stays if treatment is provided elsewhere, private nurses, income that is lost when a family member becomes the primary caregiver, and all of the other costs that accompany cancer treatment?

Equitable Life & Casualty Insurance Company has coverage available for these expenses and many more. The **CancerCare+ Plan** provides coverage in addition to other insurance; and the benefits are paid directly to you, to be used however you need them.

* American Cancer Society. *Cancer Facts & Figures 2007*. Atlanta: American Cancer Society; 2007. pp. 1-3



Coverage, Benefits & Features

First Occurrence

\$1000 Cash Benefit **One-Time Payment**

After the original diagnosis of cancer, not including skin, \$1000 will be paid to you to use as you see fit.

Overnight Hospital Stay Coverage

First 90 Days

\$100 per day for the first 90 days.

91st Day To Unlimited **No Lifetime Limit**

\$250 per day beginning on the 91st day, with no limitation on the number of days.

Drugs **No Lifetime Limit**

Up to \$20 per day.

Doctor Visits **No Lifetime Limit**

Up to \$20 per day.

Private Nurse **No Lifetime Limit**

Up to \$50 per day for the services of a private nurse, who attends to you for at least 8 hours per day.

In Or Out Of The Hospital Coverage

Surgery **No Lifetime Limit**

A minimum of \$100 and a maximum of \$2000 for surgery according to the surgical schedule.

Anesthesia Benefit **No Lifetime Limit**

Up to 25% of the amount paid to the surgeon.

Surgical Opinion **No Lifetime Limit**

If necessary, up to \$100 each, for both a second and third surgical opinion.

Blood **No Lifetime Limit**

Up to \$40 for each unit of blood received, including charges for administering the blood.

Radiation Therapy **No Lifetime Limit**

Up to \$100 per day.

Chemotherapy **No Lifetime Limit**

Up to \$100 per day.

Self Administered Drugs **No Lifetime Limit**

Up to \$100 per prescription and a monthly maximum of \$500.

Anti-Nausea Medication **No Lifetime Limit**

Up to \$50 per month for anti-nausea medication following chemotherapy treatment.

Inpatient Hospice Care **No Lifetime Limit**

\$50 per day for inpatient hospice care if you are terminally ill (expected to live no longer than 6 months and no longer receiving definitive cancer treatment).

Ambulance **No Lifetime Limit**

Up to \$50 for the cost of ambulance transportation to or from a medical center or from one medical center to another.

Travel **No Lifetime Limit**

Up to \$250 for coach travel by plane, train or bus for

cancer diagnosis or treatment more than 100 miles from your home.

Prosthesis Coverage

Surgically Implanted Breast Prosthesis

Up to \$1000 toward the cost.

Non-Surgical Breast Prosthesis

Up to \$250 of lifetime coverage.

Optional Benefits – Return Of Premium

Death Benefit: If you die after the 5th policy anniversary but before the end of the 15th policy anniversary, your heirs or estate will receive 50% of the premiums you paid, minus any claims paid.

Policy Lapse: If the policy lapses for any reason, after the 15th policy anniversary, you, your heirs or your estate will receive 80% of the premiums paid, minus any claims paid.

Additional Features

Simple application process.

Guaranteed Renewable: No matter what health conditions you or your dependents develop.

Benefits:

- Are paid directly to you to use however you choose.
- Are paid in addition to any other insurance coverage.

Coverage:

- **Immediate Family:** Your entire immediate family can be covered for one low price.
- **Minor Dependents:** You can convert their coverage to an individual policy when they reach the age where they are no longer eligible to continue on your policy – no matter what the condition of their health is.
- **HMO Plan:** For those with an HMO plan that has limited benefits, restricted networks or daily hospital deductibles.
- **U.S. Government Hospitals:** Pays for confinement in U.S. government hospitals, such as the VA hospital.
- **Transportation:** Helps pay transportation costs for travel to receive treatment or consultation more than 100 miles from your home.

Limitations & Exclusions

Benefits are not payable for:

- Any other diagnosed disease, sickness or incapacity.
- Expenses incurred while your policy is not in force.
- Expenses incurred during the first 12 months of coverage for cancer diagnosed during the first 30 days following the policy effective date.



Equitable & You!

Equitable has been providing life and health insurance solutions for over 70 years. As times change, so do the needs of our policyowners. That is why we continue to develop innovative, insightful insurance products. We understand today's life and health insurance needs and have designed the most flexible insurance products available – **CancerCare+** – to meet them.

Every day we provide insurance solutions for families that ease the concerns of aging, instill peace

of mind, safeguard hard-earned assets, preserve legacies, promote independence and maximize freedom of choice in health care.

We have served hundreds of thousands of our policyowners; and when accidents, illnesses, or deaths occurred, we have paid millions of dollars in benefits to them or their loved ones.

Equitable is well-known for pioneering insurance solutions and for offering insurance plans that include affordable, quality Medicare Supplement, Life, Final Expense, Hospital Indemnity and Critical Illness coverage.



Equitable

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RECEIPT

All premium checks must be payable to: **Equitable Life & Casualty Insurance Company**.
 Do not make checks payable to the agent or leave the Payee blank.
 EFFECTIVE DATE will be the date of the application or the date of approval.

Received from _____
 the sum of \$ _____ dollars for _____ months premium,
with application. If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for refund of this premium, until the policy applied for has been issued.
Date Receipt and Outline of Coverage was prepared _____
By (Agent's Signature) _____