



Cancer Insurance



Why **Cancer** Insurance?

With breakthroughs in medicines and therapies more people survive cancer than ever. However, the costs of care and treatment can be extremely expensive.

Wise Cancer Insurance can provide you with an important supplement to health insurance that helps cover those extra expenses associated with covered Cancer treatment and care.

Here is a sample of just some of our benefits:

- **Express Payment Benefit:** You may receive a lump sum benefit to be used at your discretion upon your First Diagnosis of a covered Cancer. Express financial support can help alleviate stress for you and your loved ones after a difficult diagnosis.
- **National Cancer Institute Evaluation/Consultation Benefit:** Benefits are available when a Covered Person receives consultation or evaluation at the nearest NCI Cancer Center, including benefits for transportation if more than 100 miles away.
- **Second and Third Surgical Opinion Benefit:** If a Covered Person has received a Cancer diagnosis for which Surgery was recommended, Wise Cancer insurance enables you to pursue a second and third opinion if necessary, to ensure you can explore multiple options.
- **Chemotherapy, Radiation and Related Treatment Benefits:** Wise Cancer Insurance is designed to provide ongoing support during your Cancer recovery. Benefits for Chemotherapy, Radiation and Immunotherapy may pay monthly or daily based on your prognosis and the duration of your treatment.
- **Cancer Screening Wellness Benefit:** Early detection is key to better outcomes for all types of Cancer. Our wellness benefit is paid once per calendar year for each Covered Person who receives a Mammogram, Pap-smear Lab, Chest X-ray, Colonoscopy, or other Wellness services specified in the policy that are used for the detection of Cancer.

CONSIDER THE FACTS:

The **lifetime risk of developing cancer** is...

 **40 in 100 Women¹**

 **42 in 100 Men¹**





You decide how and when **benefits** are used.

Our benefits pay directly to you, or whomever you designate, allowing you to use the benefits to cover what your major medical doesn't, such as:



Copays & other out of pocket medical costs



Home mortgage, rent, or utilities



Transportation & lodging



Childcare

You choose the **coverage** that's right for you.

For more information, contact your Benefits Counselor.



Individual



Individual + Spouse



Individual + Children



Family

This document provides a very brief description of the features of insurance policies that are underwritten by Madison National Life Insurance Company, Inc. and National Teachers Associates Life Insurance Company. These policies have limitations and exclusions that may affect benefits payable. This document is for illustrative purposes only. Availability from a particular company may vary by product and state, and each policy is subject to its own exclusions and limitations. Benefits and features may vary by product and state.

Additional exclusions and limitations may apply. The Group Policy is renewable at the option of the insurer and may be nonrenewed, terminated, or modified in accordance with the terms of the Group Policy. The insurer has the right to change premium rates. Premiums and benefits may vary by state and with the program selected. The insurer may change premium rates if changes occur to any factors material to the underwriting risk assumed or based upon information

provided by the Policyholder. For complete benefits, exclusions and other details, please refer to the following Certificate of Group Insurance Policy Series GC-ML-CA100-Z0 (5/21) and GC-CM-CA100-Z0 (5/21) and state specific versions.

Notice to Consumer: If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed renewable policy. **THIS INSURANCE PROVIDES LIMITED BENEFITS.** This is a Cancer-only insurance and does not provide benefits for any other disease. **THIS INSURANCE IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).**

Source: ¹cancer.org, "Cancer Facts & Figures 2024", 2024.



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