

# CIGNA FLEXIBLE CHOICE CANCER INSURANCE

Helping customers with coverage after a cancer diagnosis.

## What is Flexible Choice Cancer insurance?

- › Pays a lump sum for a diagnosis of cancer or carcinoma in situ
- › Customers choose their benefit level – from \$5,000 to \$100,000
- › Available to people aged 18–99 and their dependents
- › Policy is guaranteed renewable for life\*
- › Benefits are not affected by any other insurance plans
- › Cancer recurrence benefit, heart attack & stroke, hospital and ICU, and return of premium riders may be available\*\*

### Lump-sum benefit can be used for:

- › Medical insurance deductibles or coinsurance
- › Travel costs for you or your family during treatment
- › Extended hospital stays
- › Prescription drugs
- › Other unexpected costs

See how customers can benefit from pairing a cancer policy with their medical plan. →

Together, all the way.®



\*Subject to the company's right to increase premiums on a class basis.

\*\*May not be available in all states. Requires an additional premium.

Insured by Loyal American Life Insurance Company.

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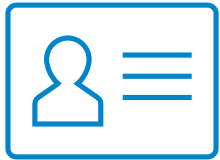
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## Case study: Breast cancer diagnosis



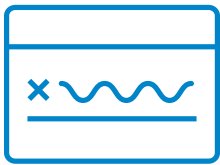
### Profile

Janice C.  
Age 40  
Divorced  
Lives in Austin, Texas  
Non-smoker



### Major medical insurance\*\*\*

myCigna Health Flex 2750  
Deductible: \$2,750  
Coinsurance: 20%  
Out-of-pocket max: \$6,350  
**Monthly premium: \$337.78**



### Cigna supplemental policy\*\*\*

Flexible Choice Cancer  
Benefit level: \$10,000  
Recurrence rider: Yes  
**Monthly premium: \$10.25**

### Flexible Choice Cancer benefit

- › \$10,000 lump sum (100% benefit) paid following cancer diagnosis
- › Helped Janice pay medical and other costs not covered by her health plan
- › Allowed her to focus on her recovery, not on financial problems



Presented for illustration only.

\*\*\*Rates are subject to change.

**Insured by Loyal American Life Insurance Company.**

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