



UNL
Cancer Shield **2.0**
First Diagnosis Cancer Insurance
Scheduled Benefit Policy

**Now with Optional
Terminal Illness Rider!**



*Hover with your
phone's camera to
scan/open.*

UNDERWRITTEN BY:
United National Life Insurance Company of America

UAD5.4-20

UNB261
(AZ, IA, OK, WV)

CANCER SHIELD *Scheduled Benefit Policy*



MANY SENIORS ARE UNDER THE IMPRESSION THAT MEDICARE COVERS ALL CANCER TREATMENTS



...but did you know
ACCORDING TO MEDICARE, YOUR DOCTOR MAY RECOMMEND SERVICES THAT MEDICARE DOESN'T COVER.



If this happens,
YOU MAY HAVE TO PAY SOME OR ALL OF THE COSTS.¹

WHICH CAN LEAD TO

CANCER TREATMENT OUT-OF-POCKET COSTS ASSOCIATED WITH MEDICARE

A 2016 Johns Hopkins study showed the average out-of-pocket costs were as high as **\$8,000 ANNUALLY** for those on Medicare who had a cancer diagnosis.²

Access to the best cancer treatments often leads to **TENS OF THOUSANDS OF DOLLARS** in out-of-pocket costs.

Is this how you would choose to spend your hard earned retirement money?

Quick Facts About Cancer



3 in 4 American families will get cancer in their lifetime³



Additionally, only **10%** of cancers are hereditary⁴

[1] Medicare.gov, Radiation Therapy, 2017 [2] Johns Hopkins Bloomberg School of Public Health, Medicare beneficiaries face high out-of-pocket costs for cancer treatment. November 23, 2016 [3] American Cancer Society, Family Caregivers Research www.cancer.org/research/we-conduct-cancer-research/behavioral-research-center/family-caregivers-research.html [4] Cancer.gov, The Genetics of Cancer, 2017

NEW Cancer Shield 2.0 Benefits!



Experimental Treatment Benefit

Pays benefits should you undergo a qualifying experimental treatment that has been approved or endorsed by the U.S. Food and Drug Administration or the National Institute of Health while being treated for cancer.

Plan A	Plan B	Plan C
\$1,000/mo	\$2,000/mo	\$3,000/mo



Wellness Benefit

Pays benefits for an annual screening for Cancer.

Plan A	Plan B	Plan C
\$100	\$200	\$300

Benefits differ by plan selection. All benefits are fixed indemnity amounts, as shown in the table, unless otherwise noted.

Hospital Confinement Benefit

For each day of inpatient Hospital confinement as the direct result of Cancer.

Non-Local Patient Transportation Benefit

Actual charges for a plane, train, or bus to receive cancer treatment or consultation that is not available within 50 miles from the insured's home.
For travel by automobile, benefit will be \$1 dollar per mile.

Family Member Transportation Benefit

Actual charges incurred by a family member for a plane, train, or bus to the hospital not within 50 miles of the family member's home where the insured is confined.
For travel by automobile, benefit will be \$1 dollar per mile.

Patient Lodging Benefit

Actual charges incurred for lodging while receiving Cancer treatment that is not otherwise available within 50 miles from the insured's home.
Limit 60 days per Calendar Year.

Family Member Lodging Benefit

Actual charges incurred for lodging while the insured is receiving Cancer treatment at a Hospital located at least 50 miles from the Family Member's home.
Limit 60 days per Calendar Year.

Plan A	Plan B	Plan C
Up to \$30,000* upon first diagnosis <i>(If Optional Express Pay Rider is Included)</i>		
\$200/day	\$500/day	\$700/day
up to \$1,000/yr	up to \$3,000/yr	up to \$5,000/yr
up to \$1,000/yr	up to \$3,000/yr	up to \$5,000/yr
up to \$100/day	up to \$150/day	up to \$200/day
up to \$100/day	up to \$150/day	up to \$200/day

*Plan A has a \$20,000 max

CANCER SPECIFIC TREATMENT

Pays benefits for radiation and chemotherapy treatments. In addition, pays benefits for immunotherapy and transfusion.

	Plan A	Plan B	Plan C
Chemotherapy, Radiation, and Transfusion*	\$100/day	\$200/day	\$300/day
Immunotherapy or Topical/Oral, Chemotherapy (Lifetime Maximums: 36 months)	\$100/mo	\$200/mo	\$300/mo
Surgical Procedures up to: Pays benefits for inpatient or outpatient Cancer Surgery according to the rider surgical schedule up to: In addition, pays a \$500 benefit for a second and third surgical opinion.	up to \$5,000/max	up to \$10,000/max	up to \$15,000/max
Skin Cancer Pays benefits for surgical removal of Skin Cancer lesion. Skin Cancer Benefit per surgical removal: Lifetime Maximum Benefit:	\$100 \$300	\$300 \$900	\$500 \$1,500
Transplant Pays benefits for bone marrow and stem cell transplants. Transplant Benefit Amount/Lifetime:	\$2,500	\$5,000	\$10,000

OTHER OPTIONAL BENEFIT RIDERS

Terminal Illness Rider

UNL will pay a daily benefit upon diagnosis of a terminal illness, expected to result in death within 6 months. The daily benefit is available starting with the date of diagnosis or prognosis of illness deemed terminal, ending at the earliest date of death or reaching the maximum benefit amount.

\$100 daily	\$200 daily	\$300 daily
100 day daily max of \$10,000	100 day daily max of \$20,000	100 day daily max of \$30,000

Express Pay-Cancer Lump Sum Benefit Rider with Restoration

Pays a lump sum benefit upon a positive diagnosis of invasive Cancer.

Cancer (Invasive) Lump Sum Benefit: In addition, pays a one-time lump sum benefit for a Diagnosis of Cancer in Situ. Cancer in Situ Lifetime Benefit: 25% of the Cancer Lump Sum Benefit.

Choose benefit amount (\$1,000-20,000 in \$1,000 increments) \$_____	Choose benefit amount (\$1,000-30,000 in \$1,000 increments) \$_____	Choose benefit amount (\$1,000-30,000 in \$1,000 increments) \$_____
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Benefits eligible for full restoration after a 5-year Period of remission from Cancer or occurrence of Heart Attack or Stroke.

Cancer, Heart Attack or Stroke Lump Sum Benefit Rider

As an alternative to the Express Pay Cancer Lump Sum Rider, pays a lump sum benefit upon diagnosis of heart attack or stroke. Benefits eligible for full restoration after 5 years.

Heart Attack or Stroke Lump Sum Benefit

Choose benefit amount. (\$1,000-20,000 in \$1,000 increments) \$_____	Choose benefit amount. (\$1,000-30,000 in \$1,000 increments) \$_____	Choose benefit amount. (\$1,000-30,000 in \$1,000 increments) \$_____
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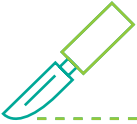

Return of Premium Upon Death Benefit Rider

This rider pays a return of premium benefit in the event of your death. The actual amount of premium that will be returned, if any, will equal:

1. The sum of all premiums paid for the policy, including premiums paid for this rider and any other benefit riders attached to the policy (unless expressly included), while this rider is in force (except for any application and annual policy fees.) The sum of all premiums is without interest accumulations. MINUS
2. The sum of all benefits paid or then payable under the policy, including benefits paid or then payable under any attached benefit riders while the rider was in force.

*In the event a therapy or treatment is prescribed as both Chemotherapy Treatment and Immunotherapy or Radiation Treatment and Immunotherapy, benefits under this Rider will be limited to the greater of the Chemotherapy and Immunotherapy or Radiation and Immunotherapy, as shown in the Rider Benefits Schedule. In no event will this Rider pay benefits for both Chemotherapy and Immunotherapy or both Radiation and Immunotherapy unless such therapy and/or treatment is administered independently of the other.

What the first year of benefits paid **DIRECTLY** to **YOU** might look like...

		<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>
	Express Pay Benefit upon diagnosis*	\$20,000	\$30,000	\$30,000
	10 days confined to a hospital throughout the year:	\$2,000	\$5,000	\$7,000
	One round-trip travel to cancer treatment facility with family member over 50 miles away and stay for two weeks:	Up to \$4,800	Up to \$10,200	Up to \$15,600
	Chemotherapy 1x/week over 4 months and Radiation 5x/week over 2 months throughout the year:	\$6,200	\$12,400	\$18,600
	One surgery throughout the year:	Up to \$5,000	Up to \$10,000	Up to \$15,000
	In the above example, UNL, over the course of a year, would pay YOU DIRECTLY :	Up to \$38,000	Up to \$67,000	Up to \$86,200

*If Optional Express Pay Rider is Included

Waiting Period/Policy Definitions

Waiting Period or Rider Waiting Period:

The number of days after the Effective Date before We will pay benefits for Loss due to Cancer, Cancer In Situ Heart Attack or Stroke. The Waiting Period, if any, is shown in the Policy/Rider Schedule. If a Positive Diagnosis of Cancer or Cancer In Situ, or Diagnosis of Heart Attack or Stroke is made during the Waiting Period, You have the option to cancel the Policy and receive a refund of all premiums paid.

Policy Definitions for the Following:

Terminal/Terminally Ill/Terminal Illness: A sickness that, in the opinion of and as certified by a Doctor treating the Insured for such illness or disease, is reasonably expected to result in one's death within the next six (6) months. This Rider does not cover Terminal Illness that is a result of Injury.

Cancer: A disease manifested by the presence of a malignancy characterized by the uncontrolled growth and abnormal spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes Hodgkin's disease and leukemia. This definition excludes such conditions as:

1. Skin Cancer, except malignant melanoma; and
2. Pre-malignant tumors or polyps.

For the purpose of this Policy and benefits payable thereunder, Cancer includes cancer in situ, which is an early stage cancer that is defined as "in place" and which has not spread beyond the tissue type, mucosal layer, lining, duct or cellular layer in which it originated. It may be staged as Stage 0, T0, Tis, or notated with a staging system appropriate to the cancer type and utilized by a recognized medical authority, such as the American Joint Cancer Committee.

Heart Attack: A myocardial infarction (irreversible injury and death of a portion of the heart muscle as a result of obstruction of one or more of the coronary arteries.) Diagnosis of a Heart Attack must be supported by three (3) or more of the following:

- a. Typical clinical symptoms, such as central chest pain;
- b. Diagnostic increase of specific cardiac markers;
- c. New electrocardiographic (EKG) changes indicative of infarction;
- d. Confirmatory imaging studies; or
- e. In the event of death, an autopsy confirmation or death certificate identifying Heart Attack (myocardial infarction) as the primary cause of death.

"Heart Attack" does not mean cardiac arrest, sudden cardiac arrest, coronary artery disease, congestive heart failure, atherosclerotic heart disease, angina, or any other dysfunction of the cardiovascular system. Heart Attack also does not mean a silent/old Heart Attack, which is a prior incidence of heart attack which has few, if any, symptoms and is generally discovered at a later date through imaging tests, such as electrocardiogram (EKG) or echocardiogram.

Stroke: An acute cerebrovascular accident or incident, embolism, thrombosis or hemorrhage which results in paralysis or other measurable objective neurological deficit lasting more than twenty-four (24) hours. A cerebrovascular accident is a sudden, unexpected interference in brain function caused by insufficient blood flow to part of the brain. Diagnosis must include imaging documentation of new brain tissue infarction in association with acute onset of symptoms consistent with central nervous system neurological damage.

For the purposes of this Rider, Stroke does not include:

1. Chronic cerebrovascular insufficiency;
2. Transient Ischemic Attacks (TIAs);
3. Transient Global Amnesia (TGA);
4. External trauma causing accidental injury to the brain;
5. Brain damage due to infection, vasculitis, encephalopathy, or inflammatory disease; or
6. Ischemic disorders of the vestibular system

UNL Cancer Shield 2.0, Scheduled Benefit Policy, First Diagnosis Cancer Insurance, is issued on Policy Form Series U1930, and Rider Form Series RU23TIC, RU19CHSR, RU19CLS, RU19RPDL, RU19CR, RU19ET, RU19CSB, RU19SC, RU19W, and RU19T, by United National Life Insurance Company (UNL) of America, Glenview, IL. This product has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. Subject to state availability. For cost and complete details of coverage, please refer to the outline of coverage or contact your agent.



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