

## How It Works

Delta Life Lump Sum Cancer Plan provides a cash payment upon the diagnosis of a covered cancer. This benefit can be used for medical expenses not paid by your primary insurance, or for non-medical costs like travel or lost income. It can also help with everyday costs such as childcare, household bills, or support for a caregiver.

**“Cancer affects people of all ages. In the United States, approximately 40 out of 100 men and 39 out of 100 women will develop cancer during their lifetime.”**

Source: American Cancer Society 2022 Cancer Facts & Figures.

<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2022/2022-cancer-facts-and-figures.pdf#page=4>

### A cash benefit to help with unexpected costs.

The payment is made directly to you, giving you the freedom to use the money for whatever you need during a challenging time. **Benefits are paid regardless of other insurance.**

Learn more about our plans at: [www.delta-life.com](http://www.delta-life.com)



## About Our Company

At Delta Life Insurance Company, our core values are rooted in unwavering ethics, moral integrity, and building personal relationships where our word is our bond. We provide financial security and protection to Georgia families through our trusted insurance products and personal service.



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# Delta Life Lump Sum Cancer Plan

Financial protection when you need it most.

This is a brief description of coverage. For further details, including any reductions or limitations, and the terms under which the policy will remain in force, please read your policy carefully. The policy is the contract, and its terms and conditions will prevail. Policies are underwritten by Delta Life Insurance Company.

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**DELTA LIFE INSURANCE COMPANY**

## Why Choose the Delta Life Cancer Plan?

A cancer diagnosis is overwhelming. Our plan is designed to ease the financial burden, allowing you to focus on your recovery. The lump sum payment provides flexibility and control over your finances during a critical time, helping you to pay for what you need.

- ▶ **1 in 3 people in the U.S. will develop cancer<sup>1</sup>**
- ▶ **Nearly half of cancer deaths are preventable<sup>2</sup>**
- ▶ **Cancer causes a high financial burden. In the U.S., patients' cancer-related costs total around \$21.1 billion annually – \$16.2 billion in out-of-pocket fees<sup>3</sup>**

<sup>1</sup>[https://www.cancer.gov/about-cancer/understanding/statistics?utm\\_source](https://www.cancer.gov/about-cancer/understanding/statistics?utm_source)

<sup>2</sup>[https://pressroom.cancer.org/releases?item=1341&utm\\_source](https://pressroom.cancer.org/releases?item=1341&utm_source)

<sup>3</sup>[https://www.nih.gov/news-events/news-releases/annual-report-nation-part-2-patient-economic-burden-cancer-care-more-21-billion-united-states-2019?utm\\_source](https://www.nih.gov/news-events/news-releases/annual-report-nation-part-2-patient-economic-burden-cancer-care-more-21-billion-united-states-2019?utm_source)



## Key Features and Benefits of Your Coverage

Our plan offers coverage for a wide range of specified cancers. The benefit is paid in full directly to you upon first diagnosis. No medical exam is required to apply. Your coverage is guaranteed renewable for life, as long as premiums are paid.

### When Benefits Are Payable

- ▶ Upon confirm diagnosis of invasive cancer
- ▶ Upon confirmed diagnosis of non-invasive cancer
- ▶ Upon hospital admission due to cancer-related treatment or complications
- ▶ Upon admission to the Intensive Care Unit (ICU) due to cancer
- ▶ Upon completion of an annunal wellness screening

## How You Can Use Your Benefit

### Medical Bills and Co-pays

- ▶ Help pay for deductibles, copayments, and treatments for procedures that your primary health insurance may not fully cover.

### Household and Living Expenses

- ▶ Cover every day living cost, like your mortgage, utilities, or groceries, so you can focus on getting better without added financial stress.

