INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
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Cancer Insurance Plans

Lump-sum cash benefit if you're diagnosed with cancer

Concentrated protection for the one diagnosis everyone fears most.

WHAT IT IS

Cancer insurance is a focused form of critical illness coverage, it pays a cash benefit on diagnosis of a covered cancer. Some plans also pay benefits for cancer-related events like surgery, chemotherapy, radiation, or hospitalization. The money is yours to spend however you need: out-of-pocket medical costs, family travel for treatment, lost income, mortgage, childcare. It's supplemental and does not replace major medical insurance.

WHO IT'S FOR

Family history of cancer.
You want focused protection for the one diagnosis most

people fear.
You're young and healthy, premiums are most

affordable now.
You have a high-deductible health plan and need a cushion.

HOW IT WORKS

Lump-sum cash on first diagnosis of covered cancer
(covered list varies by carrier).

Some plans pay additional benefits for treatments,
hospitalization, or recurrence.

Cash is paid directly to you, use it for anything.
Premiums are typically lower than full critical illness plans since they focus on one risk category.

THE 3 THINGS PEOPLE GET WRONG

1. **"Health insurance covers cancer."**
   Health insurance covers MEDICAL treatment costs. Cancer insurance helps with the financial side: lost income, family travel, experimental therapies, household expenses while you focus on recovery.
2. **"Cancer plans only cover terminal cases."**
   Most cover any cancer diagnosis beyond a defined list (usually excluding skin cancer at lower benefit levels). Read the policy to see what's covered.
3. **"I'm cancer-free so I don't need it."**
   Buy BEFORE you ever face a diagnosis. Pre-existing cancer diagnoses are excluded. Coverage is only valuable when you don't currently have it.

BUY EARLY:

Premiums are lowest when you're young and healthy. With family history of cancer, the value goes up dramatically.

Want cancer-specific financial protection? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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