



Conseco Solutions® Cancer highlight sheet

Conseco Solutions® Cancer is lifestyle protection...with a helping hand. This supplemental insurance coverage is designed with four benefit levels to fit almost any budget. Conseco Solutions Cancer helps protect your clients and their loved ones from out-of-pocket costs that major medical insurance may not cover.

According to the American Cancer Society:

- Men have nearly a one-in-two lifetime risk of cancer, while women's risk is more than one in three.¹
- More than 65% of Americans who are diagnosed with cancer survive at least five years afterward.²
- The overall costs for cancer in 2006 were approximately \$206 billion of which more than 60% was nonmedical, or out-of-pocket expense.³

¹American Cancer Society, "Cancer: Basic Facts"
Cancer Facts and Figures 2007, 2007, p.1.

²Ibid., p.2.

³Ibid., p.3.

Key benefits

- Express payment up to \$10,000
- Health advocate
- Wellness
- Daily hospital confinement
- Surgery and anesthesia
- Radiation and chemotherapy
- Transportation and family lodging

Coverage availability

- Individual
- Single parent
- Family

Issue ages (may vary by state)

- 18–75 with Return of Premium (ROP) or Cash Value (CV) rider
- 18–85 without ROP or CV
- 18–65 for ICU rider

Policy/certificate forms

Policy form: CHIC-5022C

Optional riders (available at an additional cost)

- **Alternative Care rider**
Provides coverage to clients who desire a more natural approach to cancer treatment, such as massage, acupuncture and yoga. This benefit provides up to 60 treatments per year.
- **Hospital Intensive Care rider**
Our optional rider for hospital intensive care insurance can give your clients the coverage they need—when they need it the most. With three benefit levels to choose from, this rider provides benefits for your clients' ICU needs and beyond.
- **Return of Premium or Cash Value riders***
These riders include a premium-back feature that returns clients' premiums after a specified period of time.

Client assurances

With Conseco Health Insurance Company, clients get these important assurances:

- Benefits are *paid directly to policyholders* or to whomever they choose, unless otherwise required.
- Most benefits have *no lifetime maximum limit*, and the policy is available as long as premiums are paid.
- Benefits are *paid regardless* of any other insurance they carry.
- Premium rates have *never been raised* on an existing cancer policyholder.
- Cancer rates *cannot be increased* unless all rates of that kind are raised in a state.

**Varies by state. Not available in all states. See Return of Premium rider or Cash Value rider for details.*

Policy and riders subject to state availability.

CONSECO HEALTH INSURANCE COMPANY
Administrative Office
11825 N. Pennsylvania Street
Carmel, IN 46032