

Bankers Fidelity Life Insurance Company®

# Vantage Care™

Lump Sum Cancer Insurance Policy form B 21904



## Did you know?

Cancer is the **second leading cause of death in the US**, exceeded only by heart disease.

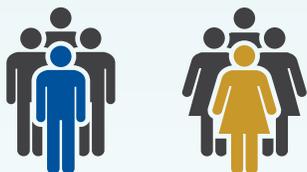
Cancer is the **second leading cause of death in children ages 1-14**, after accidents.

<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2017/cancer-facts-and-figures-2017.pdf>

Cancer affects people of all ages. When you look at all age groups combined, incidence and death rates were higher among men than women.

However, among adults ages 20-49, incidence and death rates were lower among men than women.

[https://seer.cancer.gov/report\\_to\\_nation/](https://seer.cancer.gov/report_to_nation/)



The most common cancers among women ages 20-49 are breast, thyroid and skin cancer. For men of the same age, the most common are colorectal, testicular and skin cancer.

<https://academic.oup.com/jnci/advance-article/doi/10.1093/jnci/djz106/5498721?searchresult=1>

Cancer affects people of all ages

## Protection above and beyond traditional coverage

While no one wants to think about the onset of a serious health problem, it's important to consider what would happen if you, your spouse, or your child were diagnosed with cancer.

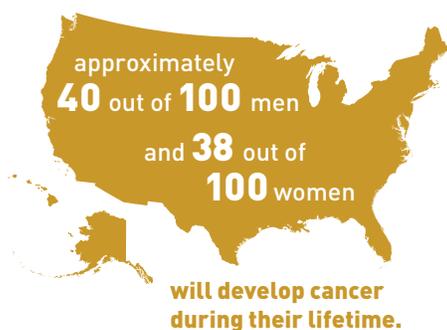
### Benefits of Vantage Care include:

- ▶ Issue Ages 18-99 (18-74 for Specified Disease Benefits)
- ▶ Benefit Amounts of \$5,000 to \$75,000
- ▶ Benefits are paid directly to you in a lump sum
- ▶ Unisex Rates
- ▶ Coverage for individual, individual and spouse, individual and child(ren) and family
- ▶ Guaranteed Renewable as long as premiums are paid on time
- ▶ Optional riders available to create customizable coverage

### How can I use the money?

- ▶ If you are diagnosed with cancer after your policy has been in force for 30 days, your benefits are paid directly to you in a lump sum, which you can use any way you see fit.
- ▶ You can use the money to help cover the costs of physician visits or treatment, hospital stays and diagnostic tests as well as other out-of-pocket medical expenses.
- ▶ You can also use this money towards your family's day-to-day necessities, including child care, travel and lodging expenses, lost income and more.

#### In the United States,



<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2018/cancer-facts-and-figures-2018.pdf>

The Agency for Healthcare Research and Quality (AHRQ) estimates that **the total of all healthcare costs for cancer in the US in 2015 was**

**\$80.2 billion**

**38% of those costs come from inpatient hospital stays.<sup>1</sup>**

**More than half of those costs come from out-patient or office-based care.**

<sup>1</sup> <https://www.cancer.org/cancer/cancer-basics/economic-impact-of-cancer.html>

The costs associated with cancer can take a financial toll on families.

The cost of cancer care continues to rise and is expected to reach almost \$174 billion by 2020.<sup>2</sup>

## Customizable Coverage

Vantage Care offers two valuable benefits to address common, often costly, conditions:

### Carcinoma in Situ Benefit\*

When diagnosed with Carcinoma in Situ, this benefit pays an amount of 25% or 100% of the amount payable for invasive cancer, based on your selection during application.

### Optional Heart-Stroke Benefit

If you add this optional benefit to your cancer coverage, you can receive additional coverage should you experience a heart attack, sudden cardiac arrest, an aortic aneurysm, stroke, heart disease requiring heart transplant surgery or cardiovascular disease requiring aortic surgery, coronary artery by-pass surgery, angioplasty or stent.

\*Benefit will be payable in accordance with the Policy provisions.

In addition, Vantage Care offers optional riders to further enhance your coverage, including<sup>†</sup>:

Second Opinion & Travel Rider

Skin Cancer Rider

Cancer Hospitalization Rider

Cancer Radiation and Chemotherapy Rider

Heart-Stroke Benefit

Specified Disease Rider

Additional Occurrence Rider

Benefit Builder Rider

Wellness Rider

#### How can the Second Opinion & Travel Rider be used?

This rider pays up to \$500 for physician visits when a second opinion is desired after a diagnosis of Invasive Cancer or Carcinoma In Situ. This rider also provides a benefit that can be used to help cover the cost of transportation and lodging when receiving specialized cancer treatment.

\*Medical facility must be more than 100 miles away from primary residence.

Purchasing these two options provides comprehensive coverage for many different conditions.

Arm yourself against the costs of cancer treatment and help improve the quality of life for you and those you care about.

For questions or to get a quote, contact us by calling 866-458-7504.

<sup>†</sup> Benefits vary by state. See Outline of Coverage for additional details.

<sup>2</sup> <https://costprojections.cancer.gov/>

## The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 60 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.\*

\*Best Rating Report; prepared by A.M. Best Company; [www.ambest.com](http://www.ambest.com).  
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



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[www.bankersfidelity.com](http://www.bankersfidelity.com)

**This is a solicitation of insurance and an independent agent may call on you.** Lump Sum Cancer Insurance Policy form B 21904 underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Benefits are not payable for any Cancer or other condition diagnosed within the first 30 days after the effective date of the policy. Refer to Outline of Coverage B 21904 OC for additional product details. Application to determine eligibility required. Product availability and benefits can vary by state. THE POLICY PROVIDES SUPPLEMENTAL LIMITED COVERAGE FOR SPECIFIED DISEASES ONLY AND IS NOT A SUBSTITUTE FOR COMPREHENSIVE HEALTH OR MAJOR MEDICAL INSURANCE, NOR IS IT INTENDED TO COVER ALL MEDICAL EXPENSES.

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