



CANCER Insurance

from Physicians Mutual Insurance Company



Physicians
Mutual®

Insurance for all of us.®

LOOK FORWARD

to making insurance decisions with confidence.



Do you think making decisions about insurance is overwhelming?

You're not alone.

We know how confusing it can be. Since 1902, the Physicians Mutual family has helped make insurance easier to understand for millions of Americans. People – like you – who feel overwhelmed by all their insurance options for health, life and retirement. We've been here for them. Listening. Answering questions. Empowering them with the guidance they need to make confident decisions about their insurance.

You, too, can count on us to be by your side. So when you need us, you can look forward to feeling confident about your decisions – and your coverage.

That's ... Insurance for all of us.®

Look inside for details on how our cancer insurance can help you, too.

"I just wanted to say thank you for being so quick to send my cancer benefits. Shortly after I was diagnosed, you sent my lump sum benefit check. This made paying my hospital bills less stressful because the money from my cancer insurance policy was ready to go. I don't know what I would've done without it."

Marsha B., Nebraska,
Retiree of Physicians Mutual

Cancer affects millions of Americans each year.

Do you know these facts about cancer?

You may be surprised to know ...

- Breast cancer is the most frequently diagnosed cancer in women.
- Prostate cancer is the most commonly diagnosed cancer in men, aside from skin cancer.
- An estimated nearly 80% of all cancers are diagnosed in people 55 and over.
- In 2022, a little over 1.9 million new cases of cancer were expected to be diagnosed.
- In 2022, over 1,670 people per day were expected to die from cancer – that's 609,360 for the year.
- Uninsured patients may be more likely to get their diagnosis at a later stage, when treatment can be more expensive and invasive.

There's good news, though ...

- The five-year survival rate for all cancers diagnosed from 2011-2017 was 68%, up 19% from the mid-1970s.
- For breast cancer, the five-year survival rate is 90%.
- The five-year survival rate for prostate cancer is 98% for all stages combined.
- Supplemental insurance policies (like this cancer insurance) are available to help cover what Medicare and major medical insurance don't.

The costs of cancer

In the U.S. alone, cancer costs billions of dollars each year. Since many of the costs associated with the disease are not covered by Medicare or major medical insurance, you could be left with thousands in out-of-pocket expenses.

Costs Medicare and major medical insurance may cover, such as:

- Hospital stays
- Surgeon fees
- Doctors' fees
- Medications and drug costs
- Radiology fees
- Nursing care

Expenses left for you to pay, such as:

- Co-pays, deductibles or costs exceeding your benefit limits
- Treatments excluded by your plan
- Prescriptions not covered by your plan
- Travel to and from treatment centers, lodging

Nearly all of us know someone impacted by cancer.



In the United States, about
1 in 2 men and 1 in 3 women
will develop cancer in their lifetime.

Statistics from:

"Cancer Facts & Figures 2022," American Cancer Society, Cancer.org

"Cancer statistics, 2022," CA: A Cancer Journal for Clinicians, Vol. 72, No. 1, January/February 2022, CACancerJournal.com

We'll help give you peace of mind.

Use cash benefits where you need them most.

Here's what our cancer insurance can do for you ...

You can receive benefits in addition to any other coverage you have, including Medicare.

- Cancer screening benefits can help ease the expense of early detection.
- Your insurance is guaranteed renewable – as long as you pay your premiums, your coverage cannot be canceled.
- Benefits are paid directly to you or to anyone you say – the money can be used for whatever you need most.
- This affordable coverage can help provide peace of mind for you and your loved ones at a difficult time.

Working for a Cure

Physicians Mutual Is a Proud Partner

For each cancer insurance policy sold, Physicians Mutual donates \$1 to help fund cancer research, education and patient care at the University of Nebraska Medical Center's Eppley Cancer Center in Omaha, Nebraska. The Eppley Cancer Center is one of only 16 National Cancer Institutes in the country.

We think supporting cancer research is just the right thing to do.

Here are some ways the cash benefits can help with out-of-pocket expenses ...

Example 1: Mary

Mary was diagnosed with lung cancer – a shock since she had never smoked. Like many people, Mary didn't know that whether a woman smokes or not, the overall chance she will develop lung cancer in her lifetime is about 1 in 17.

Mary spent five days in the hospital, where she received chemotherapy treatments. Her medical bills added up quickly. Because Mary had the First Diagnosis Internal Cancer Benefit Rider, she received the first \$10,000 of her benefit amount in a one-time, lump-sum payment. Through her cancer insurance policy, she received another \$6,000 in benefits, for a total of \$16,000 to use however she needed it.

Example 2: Liz

Liz was diagnosed with a rare form of cancer as a result of a routine eye exam. The eye surgery and specialized treatment she needed required her to travel to a medical center out of state. Because Liz had protection through her cancer insurance policy, she received \$1,319 in benefits to help pay for her travel and other unplanned expenses. The benefits she received helped relieve her financial worries so she could focus on getting well.

Example 3: Joe

Joe went in for a skin cancer screening after he noticed a change in a birthmark. His biopsy results showed it was cancerous. Thanks to his cancer insurance policy, Joe received his annual preventive cancer screening benefit of \$50, plus a \$120 benefit for surgery to remove the cancer. Joe plans to use his preventive cancer screening benefits each year to help protect his health.

Lung cancer statistic from: "Key Statistics for Lung Cancer," Cancer.org, February 14, 2022

NOTE: The claims examples above are for demonstration only and do not represent actual claims experiences. Actual claims payments may vary depending on the coverage.

Issuance of this policy may depend upon answers to health questions found in the application.

Covered Benefits (per person)	Option A (1 unit)	Option B (2 units)
Annual Preventive Cancer Screening Benefits: <ul style="list-style-type: none"> • Mammogram/Breast Ultrasound • Colonoscopy • Pap Smear • Thermography • Chest X-ray • Flexible Sigmoidoscopy • Hemocult Stool Specimen • Thin Prep Pap (test only) • CA 125, CA 15-3 and PSA Blood Tests (blood test for prostate cancer) • CEA (blood test for colon cancer) • Biopsy for Skin Cancer 	\$50 per calendar year Waiting period applies*	\$100 per calendar year Waiting period applies*
Hospital Daily Room Benefit	\$150 per day	\$300 per day
Cancer Treatments: <ul style="list-style-type: none"> • Chemotherapy • Radiation Therapy • Hormone Therapy Drugs/ Immunotherapy Drugs • Experimental Treatments and Related Services 	Up to: \$1,000 per calendar month maximum \$8,000 per calendar year maximum Maximums are for all covered cancer treatments combined.	Up to: \$2,000 per calendar month maximum \$16,000 per calendar year maximum Maximums are for all covered cancer treatments combined.
Surgery (Benefits are paid based on specific surgeries; ask your agent/producer for details.)	Up to 3 surgeries per day (Benefit is reduced 50% for second and third surgeries on the same day.)	Up to 3 surgeries per day (Benefit is reduced 50% for second and third surgeries on the same day.)
Anesthesia	25% of surgery benefit	25% of surgery benefit
Blood/Blood Plasma	Inpatient and outpatient coverage \$1,000 lifetime maximum benefit	Inpatient and outpatient coverage \$2,000 lifetime maximum benefit
Hospice Care	\$30 per day 180** days lifetime maximum	\$60 per day 180** days lifetime maximum
Inpatient Doctor Visits	\$30 per day/60 days per calendar year	\$60 per day/60 days per calendar year
Ambulance	\$500 per calendar year for ground or air ambulance	\$1,000 per calendar year for ground or air ambulance
Home Health Care Benefits	\$30 per day/90 days per calendar year	\$60 per day/ 90 days per calendar year
Inpatient Private Duty Nursing Care	\$30 per day 30 days per calendar year maximum	\$60 per day 30 days per calendar year maximum
Inpatient Drugs and Medicine Benefit	Up to \$250 per calendar year	Up to \$500 per calendar year
Extended Care Facility Benefit	\$75 per day/10 days per calendar year	\$150 per day/10 days per calendar year
Miscellaneous Treatments Benefit <ul style="list-style-type: none"> • Breast Reconstruction/Surgical Prosthesis • External Breast Prosthesis • Artificial Limb • Hairpiece • Diagnostic Medical Imaging • Bone Marrow/Stem Cell Transplant • Durable Medical Equipment 	(Lifetime maximum is up to \$1,000.) Each treatment has benefit limits. Please see your agent for complete details.	(Lifetime maximum is up to \$2,000.) Each treatment has benefit limits. Please see your agent for complete details.
Transportation/Lodging Benefit for covered non-local treatment at least 100 or more miles from home	Common Carrier Travel Expenses Daily Lodging Expenses Mileage Expenses (paid per mile) \$1,000 lifetime maximum	Common Carrier Travel Expenses Daily Lodging Expenses Mileage Expenses (paid per mile) \$2,000 lifetime maximum

Please refer to the summaries/outlines of coverage for policy limitations and exclusions.

*In IN/OK: Waiting period does not apply; **In CO: 270



At Physicians Mutual®, we understand insurance is not one-size-fits-all. That's why we offer policies designed to help meet your needs and your budget. In addition to all the great benefits we've talked about, you can add even more important protection.

Get coverage with enhanced benefits at a price you can afford.

First Diagnosis Internal Cancer Benefit Rider

Nothing could make a cancer diagnosis easy to hear, but the First Diagnosis Internal Cancer Benefit Rider could make it easier to afford what comes next. For the first covered diagnosis of internal cancer, this rider can provide a one-time, lump-sum payment of:

- \$10,000.00
- \$5,000.00
- \$2,500.00

First Diagnosis Critical Illness Benefit Rider for Heart Attack, Stroke or Heart Bypass Surgery

Almost all of us know someone who has suffered a heart attack or stroke. Every year, Americans suffer an estimated 795,000 strokes and 805,000 heart attacks.¹ The rider provides a lump-sum payment for a first-ever heart attack or stroke or if you undergo coronary artery bypass surgery.* You could collect:

- \$20,000.00
- \$10,000.00
- \$5,000.00

* All options pay half benefits for coronary artery bypass surgery. Benefits for heart attack or stroke will be reduced by the benefits paid for coronary artery bypass surgery. Rider available to individuals under age 65.

Issuance of this policy may depend upon answers to health questions found in the application.

This brochure is a brief description of coverage, not intended to provide full details of the policy. This is not a contract of insurance. Ask your agent for additional information and refer to the summaries/outlines of coverage for policy/rider limitations, exclusions and waiting periods. Please read your Specified Disease Insurance Policy (P176; OK: P176OK; TN: P176TN) carefully upon receipt for complete information on your coverage and details.

¹ "Stroke Facts," reviewed April 5, 2022, and "Heart Disease Facts," reviewed July 15, 2022, both from Centers for Disease Control and Prevention, cdc.gov

We'll help design a plan that's right for you ... and your budget.

This cancer insurance can pay benefits for annual preventive screenings, hospital stays, chemotherapy, radiation and more, on top of other coverage you may have. When a claim is filed for a covered service, we send the cash benefits to you or anyone you say. It's that simple.

Options A (1 Unit) and B (2 Units) both pay benefits for an array of covered services, but Option B pays a higher amount for each service. You deserve to make decisions based on what's best for your health, not your bank account. This cancer insurance can help.

Client 1: _____

- Option A (1 Unit)
- Option B (2 Units)

\$ _____

Optional Riders:

First Diagnosis Internal
Cancer Benefit Rider
(select lump-sum benefit)

- \$2,500
- \$5,000
- \$10,000

\$ _____

First Diagnosis Critical Illness
Benefit Rider for Heart Attack,
Stroke or Heart Bypass Surgery
(select lump-sum benefit)*

- \$5,000
- \$10,000
- \$20,000

\$ _____

Total: \$ _____

Spouse: _____

- Option A (1 Unit)
- Option B (2 Units)

\$ _____

Optional Riders:

First Diagnosis Internal
Cancer Benefit Rider
(select lump-sum benefit)

- \$2,500
- \$5,000
- \$10,000

\$ _____

First Diagnosis Critical Illness
Benefit Rider for Heart Attack,
Stroke or Heart Bypass Surgery
(select lump-sum benefit)*

- \$5,000
- \$10,000
- \$20,000

\$ _____

Total: \$ _____

Family Plan: _____

- Option A (1 Unit)
- Option B (2 Units)

\$ _____

Optional Riders:

First Diagnosis Internal
Cancer Benefit Rider
(select lump-sum benefit)

- \$2,500
- \$5,000
- \$10,000

\$ _____

First Diagnosis Critical Illness
Benefit Rider for Heart Attack,
Stroke or Heart Bypass Surgery
(select lump-sum benefit)*

- \$5,000
- \$10,000
- \$20,000

\$ _____

Total: \$ _____

We'll help design a plan that's right for you ... and your budget.

This cancer insurance can pay benefits for annual preventive screenings, hospital stays, chemotherapy, radiation and more, on top of other coverage you may have. When a claim is filed for a covered service, we send the cash benefits to you or anyone you say. It's that simple.

Options A (1 Unit) and B (2 Units) both pay benefits for an array of covered services, but Option B pays a higher amount for each service. You deserve to make decisions based on what's best for your health, not your bank account. This cancer insurance can help.

<p>Client 1: _____</p> <p><input type="checkbox"/> Option A (1 Unit)</p> <p><input type="checkbox"/> Option B (2 Units)</p> <p style="text-align: right;">\$ _____</p> <p>Optional Riders:</p> <p>First Diagnosis Internal Cancer Benefit Rider (select lump-sum benefit)</p> <p><input type="checkbox"/> \$2,500</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p style="text-align: right;">\$ _____</p> <p>First Diagnosis Critical Illness Benefit Rider for Heart Attack, Stroke or Heart Bypass Surgery (select lump-sum benefit)*</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p><input type="checkbox"/> \$20,000</p> <p style="text-align: right;">\$ _____</p> <p>Total: \$ _____</p>	<p>Spouse: _____</p> <p><input type="checkbox"/> Option A (1 Unit)</p> <p><input type="checkbox"/> Option B (2 Units)</p> <p style="text-align: right;">\$ _____</p> <p>Optional Riders:</p> <p>First Diagnosis Internal Cancer Benefit Rider (select lump-sum benefit)</p> <p><input type="checkbox"/> \$2,500</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p style="text-align: right;">\$ _____</p> <p>First Diagnosis Critical Illness Benefit Rider for Heart Attack, Stroke or Heart Bypass Surgery (select lump-sum benefit)*</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p><input type="checkbox"/> \$20,000</p> <p style="text-align: right;">\$ _____</p> <p>Total: \$ _____</p>	<p>Family Plan: _____</p> <p><input type="checkbox"/> Option A (1 Unit)</p> <p><input type="checkbox"/> Option B (2 Units)</p> <p style="text-align: right;">\$ _____</p> <p>Optional Riders:</p> <p>First Diagnosis Internal Cancer Benefit Rider (select lump-sum benefit)</p> <p><input type="checkbox"/> \$2,500</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p style="text-align: right;">\$ _____</p> <p>First Diagnosis Critical Illness Benefit Rider for Heart Attack, Stroke or Heart Bypass Surgery (select lump-sum benefit)*</p> <p><input type="checkbox"/> \$5,000</p> <p><input type="checkbox"/> \$10,000</p> <p><input type="checkbox"/> \$20,000</p> <p style="text-align: right;">\$ _____</p> <p>Total: \$ _____</p>
--	--	---