



Globe Life
Employee Services Division



Cash Cancer Plan

"It won't happen to me."

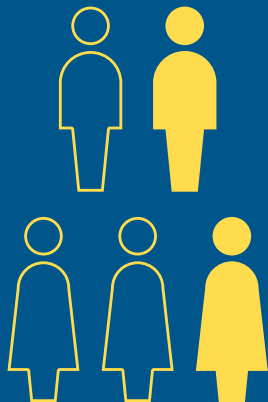
Did you know cancer can strike anyone, at anytime regardless of age or circumstances? Often without prior warning or symptoms. You probably know someone who has had cancer.

Our Cash Cancer Plan is All About Your Freedom to Choose.



For Employees of the State of New Mexico
and Participating Local Public Bodies

Here are the Facts:



1 in 2 men and 1 in 3 women will
develop cancer.¹

2x

It is projected that the number of
new cancer cases diagnosed each
year in the United States will almost
double by 2030.²



Cancer patients are 2.5 times more
likely to declare bankruptcy than
those without cancer.³

More people are surviving cancer
than ever before because of modern
medical technology and treatments.
Care can be expensive, and surviving
a cancer diagnosis can create a
serious financial hardship.



¹Cancer Treatment Centers of America, What is Cancer, 2018
²American Association for Cancer Research
(<http://cancerprogressreport.org/Pages/cpr17-cancer-in-2017.aspx>)
³Project Purple, Fighting Cancer: A Nightmare of Debt, 2017

First Diagnosis Cash Benefit Cancer Policy can help

Here’s how it works: the first time a covered person is diagnosed with a covered cancer, the policy pays up to \$50,000 cash, one time, to use as you see fit*. That’s it!

You may be able to:

- Replace lost income while unable to work
- Offset cancer treatment costs not covered by health insurance
- Pay for transportation to and from treatments
- Provide hotels and meals for your family so they can be close to you
- Or use it to take a vacation

Here’s the best part!

- No hospitalization required — you don’t need to have treatment to collect
- No physical exam required to apply
- Only health of applicant considered — family history not an issue
- Pays in addition to all other insurance
- Money is paid directly to you and you decide how it’s spent

More things you should know:

- Issue ages 0-69**
- Individual, single parent, and family policies
- Premiums will not increase with age — only on a class basis by state
- Guaranteed renewable until covered person’s one-time cash benefit is paid
- Benefit paid upon written satisfactory proof of first-time diagnosis of cancer while policy is in force

Premium Worksheet

Benefit Amount <input type="checkbox"/> Individual <input type="checkbox"/> Family <input type="checkbox"/> Single Parent Age _____			
Monthly Premium			

First Diagnosis

First Diagnosis means the first time a Covered Person is diagnosed as having internal Cancer or malignant melanoma (this excludes all other skin Cancer); provided the diagnosis is after the waiting period and while this Policy is in force with respect to the Covered Person. Each covered person is limited to one First Diagnosis benefit under the terms of this Policy. To any one person the maximum benefit available shall be the amount set forth in the listed Benefit Amount in the Policy Schedule.

Limitations and Exclusions

This policy pays a benefit only for First Diagnosis of Cancer while this policy is in force. Satisfactory written proof of first diagnosis of cancer must be provided. This policy does not provide benefits for any other disease, sickness, disability or incapacity.

This policy contains a thirty-day (30) Waiting Period. No benefit is payable to anyone who has Cancer manifested before the policy has been in force for thirty-days from the Effective Date shown on the policy schedule page.

This policy will not pay benefits if the First Diagnosis of Cancer is made outside the United States of America.

*Policies and benefits may vary by state. **Issue ages 0-64 in CA

This is a solicitation for insurance. You may be contacted by an Agent representing Globe Life And Accident Insurance Company or United American Insurance Company.

United American Insurance Company Policy Form: CANLS-2

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