

# MEET STAN



25% of cancer survivors struggle to pay medical bills and 34% worry about medical costs.<sup>1</sup>

As an empty nester with grown kids, Stan looks forward to traveling with his wife in retirement.

During an annual checkup, his doctor noticed something suspicious. A few tests later, Stan was diagnosed with a form of prostate cancer and immediately started treatment.

Thankfully, Stan signed up for cancer insurance through his employer a couple of years prior to his diagnosis.

## AN EXAMPLE OF HOW IT WORKS

Treatment, claim costs, and benefit amounts are for illustration purposes only. Actual treatment costs will vary. Benefits are based on a *CancerSelect® Plus* policy in Pennsylvania. **Benefit payments will vary depending on the plan design selected by your employer, and the actual charges of any treatment.**

BENEFIT	CHARGES*	STAN'S POLICY PAID
• Outpatient prostate biopsy	\$316	\$210
• Outpatient excision of abdomen tumor	\$2,146	\$129.75
• Centrally inserted central venous catheter**	\$1,449	\$434.26
• Chemotherapy treatment	\$4,448	\$4,448

**TOTAL CHARGES:**

**\$8,359**

**TOTAL BENEFITS PAID:**

**\$5,222.01**

Because Stan has Transamerica's cancer insurance, he was able to use the cash benefit to help pay his portion of the medical bills and cover gaps such as missed income, additional care, and medications during recovery.

<sup>1</sup> "Medical bills are a growing concern for cancer patients," CNBC.com, July 11, 2019

\* Total healthcare cost is estimated with Healthcarebluebook.com for treatment in Pittsburgh, PA.

\*\*Comparison of three types of central venous catheters in patients with malignant tumor receiving chemotherapy, Dovepress, 2017

## SO YOU CAN FOCUS ON THE FIGHT

Cancer insurance is a supplemental policy that can help you cope with out-of-pocket expenses that result from the diagnosis and treatment of cancer.

## THE TRANSAMERICA DIFFERENCE

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are championing the connection between Wealth + Health<sup>SM</sup> to help employees live their best lives.

You can't predict the future, but you can prepare for it.

### BENEFITS INCLUDE:

- Hospital benefits
- Surgery benefits
- Radiation and chemotherapy benefits
- Cancer maintenance therapy benefits
- Wellness and non-medical benefits

### KEY FEATURES:

-  Spouse and dependent insurance available
-  Easy enrollment
-  Premiums paid through payroll deduction
-  Fully portable at the same rate

## Questions?

 **Visit:** [transamerica.com](http://transamerica.com)

 **Contact:** 888-763-7474

**THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.**

This is a brief summary of **CancerSelect® Plus**, cancer-only insurance, **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy form series CPCAN200 and CCCAN200. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

**Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](http://tebcs.com).**

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