# Colonial Life.

## The reality of cancer



Hopefully, you and your family will never face cancer. If you do, it's important to have financial protection to help with treatment and recovery costs that typically aren't covered by most medical insurance plans.

### **Risk factors**

Some look to family history to determine the risk of developing cancer, but that doesn't tell the whole story. While heredity and environmental factors can play a role, cancer can impact any of our lives.



Inherited genetic factors play a major role in only about 5 to 10 percent of all cancers.<sup>1</sup>

### **Treatment and recovery costs**

Fortunately, more people are surviving cancer thanks to early detection and more aggressive treatments. However, many cancer patients report difficulty paying medical bills, anxiety about the cost of treatment, and delayed or forgone medical care due to cost.<sup>2</sup>

### Protect your way of life

Cancer insurance offers benefits that can help you pay for cancer-related expenses that medical insurance may not cover, such as:

- Loss of income
- Deductibles and co-pays
- Out-of-network treatment
- Lodging and meals
- Child care

Cancer insurance may also provide a benefit for covered cancer screenings and wellness tests to encourage early detection.

Lifetime risk of developing cancer in the U.S.<sup>2</sup>



More than 1.9 million new cancer cases are expected to be diagnosed in 2022.<sup>2</sup>



Talk with your Colonial Life benefits counselor to learn more.

- 1. National Cancer Institute, The Genetics of Cancer, cancer.gov/about-cancer/causes-prevention/genetics, 2017, accessed July 2022.
- 2. American Cancer Society, Cancer Facts & Figures, 2022.

#### THIS POLICY PROVIDES LIMITED BENEFITS.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.



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