

POLICY HIGHLIGHTS

FIRST DIAGNOSIS CANCER



MEDICO®
INSURANCE COMPANY

Unfortunately we live in an age when almost everyone knows someone who has been diagnosed with cancer. Our First Diagnosis Cancer insurance plan can help with the financial burden when a person is diagnosed with cancer. This is a simple product and an emotional sale. It pays one lump sum directly to the policyholder. The benefit can be used any way the insured sees fit.

POLICY HIGHLIGHTS	
Issue Ages	18-79 age last birthday
Simplified Issue	A short application is used and a prescription drug screen will be required for all applicants. No phone interview or medical exams required
Rates	Unisex rate calculation
Premiums	Automatic Bank Withdrawal: Monthly and Quarterly Credit/Debit: Monthly, Quarterly, Semi-Annual and Annual Direct Bill: Quarterly, Semi-Annual and Annual 10% Household Discount is available when two or more people who live in the same household, at the same address, apply for and are issued the same policy on the same date. <i>(May not be available in all states.)</i> No policy fee.
Waiting Period	30-day period beginning on the policy date
Lump-Sum Benefit	\$10,000, \$15,000, \$20,000 or \$25,000 <i>(Benefit maximums may vary by state.)</i>
Inflation Protection Optional Benefit	Automatically increases the cash benefit amount by 5% of the original cash benefit amount each year the policy is in force.
Covered Benefits	The policy pays cash in one lump sum upon pathological diagnosis of internal cancer or malignant melanoma <i>(this excludes all other skin cancers).</i>
Exceptions and Limitations	This policy pays only for first diagnosis of internal cancer or malignant melanoma. It does not pay benefits for: <ol style="list-style-type: none">1. Skin cancer, other than malignant melanoma;2. Any disease, sickness or incapacity, other than internal cancer or malignant melanoma;3. More than one first diagnosis benefit;4. Loss that occurs while this policy is not in force;5. A First Diagnosis made outside the United States; and6. Cancer first diagnosed during the 30-day waiting period. Cancer will not be a covered condition:<ol style="list-style-type: none">a. When any medical advice, care, treatment or clinical diagnosis received within the waiting period leads to first diagnosis of cancer; orb. If tissue extracted during the Waiting Period leads to a First Diagnosis of cancer; orc. If Cancer manifests itself before the policy has been in force for at least 30 days following the Policy Date. Cancer is manifested when symptoms exist.
30-Day Right to Examine	The policyholder has 30 days after they have received the policy to examine it and return it to Medico® or to the Producer if they are dissatisfied. Medico® will refund the premium and void the policy.

Policy availability, exclusions and limitations may vary by state. See the plan in your state for complete details. Cancer insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients.

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