

The graphic is a rectangular advertisement with a light beige background. On the left side, there is a vertical teal bar. The Wellabe logo is positioned in the upper left, with the text 'Medico Insurance Company A Wellabe Company' to its right. Below the logo, three lines of text in a bold, yellow, sans-serif font read 'Well protected.', 'Well prepared.', and 'Well loved.'. Underneath this text, 'First Diagnosis Cancer Insurance' is written in a smaller, dark grey font. In the bottom left corner, the number '00054' is printed. On the right side of the graphic, a circular white area contains a simple line drawing of a woman and a child embracing. The woman is on the left, and the child is on the right, with their arms around each other. A thin black line extends from the bottom of the child's figure towards the left, ending near the text 'First Diagnosis Cancer Insurance'.

wellabe® | Medico
Insurance Company
A Wellabe Company

**Well protected.
Well prepared.
Well loved.**

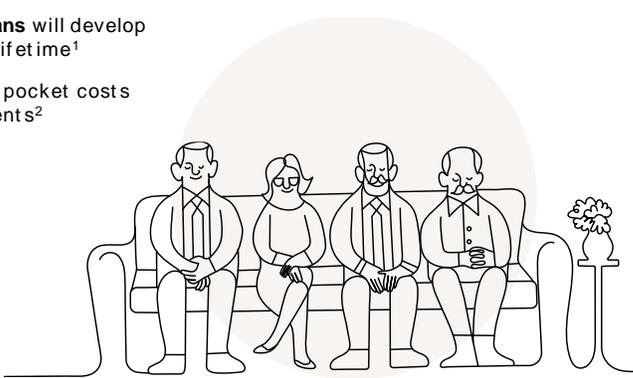
First Diagnosis Cancer Insurance

00054

Thank you for taking time to meet with me today. I'd like to discuss why cancer insurance coverage is so important and how Wellabe's plan can help your financial well-being.

By the numbers

- **40% of adult Americans** will develop cancer during their lifetime¹
- **\$16.22 billion** out-of-pocket costs for U.S. cancer patients²

A line-art illustration of four people (three men and one woman) sitting on a couch. To the right of the couch is a small table with a vase of flowers. The background features a large, light-colored semi-circle.

Nearly everyone has experienced or knows someone who has experienced a cancer diagnosis. In fact, about 40% of adult Americans will develop cancer during their lifetime.¹ The good news is cancer screening and medical technology have greatly improved in recent years. However, with more advanced technology comes higher costs. In 2019, U.S. cancer patients' out-of-pocket costs were \$16.22 billion.²

That number is so high because most health insurance plans and Medicare cover the majority of direct medical costs, but not indirect costs, such as deductibles and copays, which can be significant. Cancer insurance is designed to be supplemental insurance — that means it doesn't replace regular health insurance or Medicare but provides additional coverage.

Who needs cancer insurance



- 1 Family history of cancer
- 2 Sole wage earner
- 3 Minimal savings
- 4 Health insurance that lacks coverage
- 5 Cancer diagnosis more than 10 years ago

You know you need to purchase home, car, and life insurance, but cancer insurance is just as important. You may especially want to consider getting First Diagnosis Cancer insurance coverage if you:

- Have a family history of cancer
- Are the sole wage earner of the family
- May not have enough savings to cover expenses
- Have health insurance that doesn't cover all cancer-related expenses or treatments
- Have not been diagnosed with a cancer within the last 10 years

**First Diagnosis
Cancer Insurance**



Cover direct and indirect costs



Medical costs

- Surgery
- Chemotherapy
- Radiation

Out-of-pocket costs

- Deductibles and copays
- Experimental medicine and treatments
- Lost income due to working less
- Mortgage or rent, utilities, groceries, and home goods
- Travel, meals, gas, parking fees, and lodging during treatment
- Caregiving or in-home care

Wellabe cares about being with you during the big and little moments to make sure you're well protected and well prepared. That's why their First Diagnosis Cancer plan not only helps pay medical expenses but also covers the ancillary costs tied to a cancer diagnosis.

It provides a lump-sum payment that allows you to choose when and where to spend the money to cover a wide-range of expenses.

[read list on slide]

Policy highlights

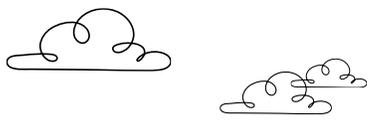
- **Issue ages 18 to 79**
- **Easy application**
Answer three questions
- **Household discount**
Receive a 10% discount on your premiums if you live in the same household as another person over 18 years old and are both issued coverage (varies by state)
- **Billing options**
Monthly, quarterly, semi-annually, and annually
- **30-day waiting period³**
Begins on the policy issue date

A simple line drawing of a man and a woman walking side-by-side. The woman is on the left, wearing a long-sleeved shirt and pants, with her hair in a ponytail. The man is on the right, wearing a jacket and pants. They are walking on a path with some grass or ground texture indicated by simple lines. Above them are a few stylized clouds.

Wellabe's cancer insurance plan is for anyone 18–79 years old and only has three health questions on the application. It provides payments regardless of any other insurance you have with other companies, plus:

- A 10% household discount on your premiums if you live in the same household as another person over 18 years old and are both issued coverage (varies by state)
- Four billing options
- A short, 30-day waiting period that begins on the policy date (not available in every state)

Plan benefits



| Plan benefits | |
|---------------------------------------|---|
| Benefit | Coverage for first diagnosed internal cancer or malignant melanoma ⁴ |
| Lump-sum cash benefit | \$10,000; \$15,000; \$20,000; or \$25,000 ⁵ |
| Inflation Protection optional benefit | Automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy. ⁶ |
| Unisex rates | The same rates for men and women |
| Guaranteed renewable coverage | Guaranteed renewable coverage as long as payments are made on time ⁷ |
| 30-day right to examine | If you cancel your policy within 30 days, we will refund the premium paid and void the policy. |

Wellabe's cancer insurance plan has no policy or application fee, and its cash benefit can be purchased in increments of \$5,000 from \$10,000 to \$25,000, depending on what's available in your state.⁵

When you sign up, you choose the benefit amount that you will be paid directly if you receive a qualifying diagnosis. Plus, you'll receive:

- The same rates for men and women
- Coverage for first diagnosed internal cancer or malignant melanoma⁴
- Guaranteed renewable coverage as long as payments are made on time⁷

At an additional cost, some states offer an inflation protection benefit that automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy.⁶

Exclusions and limitations (may vary by state)

This policy pays only for first diagnosis of internal cancer or malignant melanoma. We will NOT pay benefits for:

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 of America
6. Cancer first diagnosed during the 30-day waiting period. Cancer will not be a covered condition:
 - a. When any medical advice, care, treatment, or clinical diagnosis received within the waiting period leads to a first diagnosis of cancer
 - b. If tissue extracted during the waiting period leads to a first diagnosis of cancer
 - c. 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.

Premiums and renewability

Your premium rate is subject to change if a rate adjustment to all policyholders in the same plan, rate class, and state as yours is issued. Your premium may change due to age, a change in your premium payment method, a new rate table being applied, or a misstatement on the application that results in the proper amount due not being charged.

30-day right to return

If you are not completely satisfied with your First Diagnosis Cancer insurance plan, you can cancel it within 30 days of receiving it, and we will refund you any premium paid minus any claims paid (may vary by state).

Guaranteed renewable

This insurance will remain in force as long as your premiums are paid on time.

Footnotes

1. American Cancer Society. Cancer Facts and Figures 2020. Atlanta: American Cancer Society; 2020.
2. National Cancer Institute. Annual Report to the Nation Part 2 press release. <https://www.cancer.gov/news-events/press-releases/2021/annual-report-nation-part-2-economic-burden>, October 2021.
3. Not available in every state.
4. Skin cancer is not covered in most states. In Idaho and Maine, the amount paid for skin cancer equals 1% of the policy benefit amount if you are first diagnosed as having skin cancer other than malignant melanoma. If you are later diagnosed with internal cancer or malignant melanoma, we will pay the full benefit amount less any amount already paid for skin cancer.
5. In South Carolina, a one lump sum of only \$25,000 is available.
6. In Georgia, the Inflation Protection optional benefit is not available.
7. Subject to the lifetime maximum benefit provision and the limited right to change premium.

Thank you

Policy forms: MI-CAA28; MI-CAA29; MI-CAA28(IL); MI-CAA29(IL); MI-CAA28(KS); MI-CAA29(KS); MI-CAA28(MI); MI-CAA29(MI); MI-CAA28(MO); MI-CAA29(MO); MI-CAA28(NC); MI-CAA29(NC); MI-CAA28(NM); MI-CAA29(NM); MI-CAA28(OH); MI-CAA29(OH); MI-CAA28(OR); MI-CAA29(OR); MI-CAA28(TN); MI-CAA29(TN); MI-CAA28(TX); MI-CAA29(TX); MI-CAA28(WA); MI-CAA29(WA); MI-CAA28(WY); MI-CAA29(WY)

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