

## **PLAN COVERAGE EXPLANATION**

**(PLEASE READ FIRST)**

The purpose of this plan coverage is very simple: it **pays money directly to you** in the event of a diagnosis and treatment of cancer or any catastrophic illness or injury.

You may be thinking, “*But we already have insurance.*” Great! If you have health insurance, that means all (or most) of your doctor bills and medical expenses for cancer, catastrophic illness, or injury will be paid. If you have life insurance, that means someone else will be paid money if you die from cancer. Both of these types of coverage are important; however neither of them **pay money directly to you** when you need it the most: when you’re sick or hospitalized and recovering!

### **FACTS:**

- **Cancer** will occur in **1** out of **3** Americans and **3** out of **4** families
- **90%** of cancers are due to **non-hereditary** factors
- **1** of every **4 deaths** are from **cancer**

*Source: American Cancer Society*

None of us are immune. We all run the risk of being diagnosed with cancer. If you (or a family member) do get cancer, you will be faced with a financial challenge that may be as big as the challenge of recovery. Having this insurance will give you the money you’ll need to cope. This valuable policy also includes benefits for Hospital Intensive Care confinement due to accident or sickness. To help realize the importance of this coverage, you need only to consider the following:

### **FACTS:**

- Every **30 seconds** someone suffers a heart attack
- **Cardiovascular diseases** are the **#1 killer** of men and women
- Over **60%** of injuries happen **AWAY** from work (over **30%** in the home) where worker’s compensation does not apply
- Each year, **2.6 million people** are hospitalized due to accident injury

*Sources: American Heart Association & National Safety Council*

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One of the best features of the Globe Life Family Heritage CancerCare Plus policy is the Return of Premium/Cash Value Benefit. If you beat the odds and stay healthy for 25 years, **all of your unused premiums are refunded to you!** If you have a claim, you are covered; and you still receive your premiums back after 25 years less any claims paid to you. Either way, you come out ahead!

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Your loved one received the benefit of a 30-minute presentation today. If you are reading this page, you did NOT see that presentation. Since people tend to doubt or reject what they don’t fully understand, I encourage you to read through the enclosed brochure. This will help you to understand the need for this product.

One more fact: **the average person retains less than 10% of what he or she hears in a conversation.** Please don’t expect your loved one to remember everything he or she heard today about this coverage. If you have questions, that’s totally normal; please reach out to me via phone, text, or email, and I will be delighted to answer your questions to the best of my ability.

*“If you get sick, we pay you **CASH**.  
If you stay healthy, we pay you **BACK!**”*