



HEALTH AWARENESS

Are You Covered For Unexpected Cancer-Treatment Costs?

(NAPSA)—If your doctor told you that you have cancer, what would you do? Who's the first person you would call?

Most people contact family members or a trusted friend for help with the fears and uncertainty that accompany a cancer diagnosis. Next, it's natural to start thinking about finances and whether your insurance coverage will be sufficient to pay for treatment and recovery.

When Donald Konrad of Mitchell, Iowa, was diagnosed with leukemia in 1996, he and his wife, Marlene, called their insurance agent. The Konrads had purchased a cancer insurance policy just one year earlier, to cover the unexpected costs of cancer treatment.

During his treatment, Donald received drug therapy and ultimately suffered a strokelike incident that required additional speech and physical therapy on the road to recovery. The related costs were staggering, and the Konrads soon learned the value of their supplemental cancer coverage.

"If we didn't have this insurance, I don't know what we would've done," said Konrad. The cancer policy paid for the additional expenses of his treatment, allowing the Konrads to protect their hard-earned savings from 40+ years of marriage. Today, Donald Konrad is in remission and has returned to his active lifestyle.

The Konrads' situation is not unlike thousands of other cancer survivors today. Through their experience, they realized that major medical insurance coverage will pay for the majority of direct medical costs associated with cancer treatment and recovery. But it will not pay for the sometimes overlooked out-of-pocket expenses



Supplemental cancer insurance can help offset out-of-pocket expenses.

that patients experience, including deductibles and co-payments, loss of income, child care or elder care services and transportation costs.

"The unexpected costs that accompany a cancer diagnosis can substantially impact a family's financial situation," said Chris Weaver, founder, president and CEO of Performance Matters Associates (PMA), a Conseco company. "Fortunately, there are supplemental insurance products that can help middle Americans avoid financial crisis during cancer treatment and recovery."

Supplemental coverage pays cash benefits direct to the policyholder, rather than the medical provider.

Benefit payments can be used for any purpose and are not subject to review. Claimants can opt to "pay forward" their monthly bills, pay for weekly housecleaning services or even fund a family vacation.

Some supplemental cancer policies offer the added security of "premium-back" riders, which return all premiums paid, minus any claims paid, after a designated time period. To learn more about supplemental policies, visit www.conseco.com.