

First Diagnosis Cancer Insurance

Nearly everyone has experienced or knows someone who has experienced a cancer diagnosis. The good news is cancer screening and medical technology have greatly improved in recent years. However, with more advanced technology comes higher costs. Our First Diagnosis Cancer insurance can help ease the financial burden.

HOW IT WORKS

Our First Diagnosis Cancer insurance lump-sum payment allows policyholders to choose when and where to spend the money to cover a wide-range of expenses, such as:

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



WHO NEEDS IT

Really anyone 18-79 years old can purchase First Diagnosis Cancer insurance coverage, but some key factors stick out among potential policyholders:

- 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
- Have not been diagnosed with a cancer within the last 10 years

BY THE NUMBERS

- About 40% of adult Americans will develop cancer during their lifetime.¹
- In a study of Medicare beneficiaries, 28% of cancer survivors reported a high out-of-pocket burden.²

Policy highlights

- **Issue ages**
18 to 79
- **Easy application**
Answer three questions
- **Household discount**
A 10% discount on premiums for those who 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 period⁴**
Begins on the policy issue date

Plan benefits

Benefit	Coverage for first diagnosed internal cancer or malignant melanoma. ³
Lump-sum cash benefit	\$10,000; \$15,000; \$20,000; or \$25,000
Inflation Protection optional benefit	Automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy. ⁴
Unisex rates	The same rates for men and women
Guaranteed renewable coverage	Guaranteed renewable coverage as long as payments are made on time ⁵
30-day right to examine	If you cancel your policy within 30 days, we will refund the premium paid and void the policy.



FOOTNOTES

1. American Cancer Society. "Lifetime Risk of Developing or Dying From Cancer." <https://www.cancer.org/cancer/risk-prevention/understanding-cancer-risk/lifetime-probability-of-developing-or-dying-from-cancer.html>, January 2025.
2. National Cancer Institute. "Financial Toxicity and Cancer Treatment (PDQ(R))-Health Professional Version." <https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-hp-pdq>, May 2024.
3. 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.
4. Not available in all states.
5. Subject to the lifetime maximum benefit provision and the limited right to change premium.

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