

THOM HICKS INSURANCE

BAY BRIDGE HUMANA CANCER + 32 DISEASES ICU/CCU/NEONATAL ICU (Rider Available) Coverage

There are two options for Cancer + 32 Diseases & ICU coverage.

- Option 1: The BBAC 45 is the high option with the most comprehensive coverage.
- Option 2: The BBAC 01 low option which is quality coverage at a lower premium.

In my opinion, these are the two best options available for cancer and dread disease.

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Cancer & Specified Disease Insurance With Optional Intensive Care Rider

I'VE GOT A MAJOR MEDICAL, WHY DO I NEED A CANCER PLAN?

WHEN CANCER STRIKES...

- ↘ Expenses increase... travel & lodging to and from treatment, medication, co-payments, special diets, and treatment not covered by health insurance, etc.
- ↘ Income decreases... missed work for both you and your spouse (will you be able to afford to have your spouse with you when you have to go to treatment?)

Direct medical cost represents about 40% of the cost when you are stricken with Cancer

Source: The American Cancer Society's Cancer Facts & Figures, 2008

HOW CAN YOU PROTECT YOUR FINANCIAL RESOURCES?

- RELATIVES
- SAVINGS
- LIQUIDATION OF ASSETS
- LOANS
- CANCER PLAN BENEFITS

PLAN PAYS YOU!!!

- Major medical pays the doctor and hospital
- This Plan pays money directly to you or a person designated by you
- You can use the money any way you want

HIGHLIGHTS...

- * Pays regardless of other coverage
- * Covers certain transportation and lodging
- * Wellness Benefits
- * Donor Benefits
- * In and out of hospital benefits
- * Many benefits have no lifetime maximum
- * Portable (take it with you)
- * Renewable for life
- * **Premiums for this policy are calculated at age at issue class as of the effective date of the policy. You lock in your age class for the life of the policy. The premium for this policy and rider if selected may change but will not change because you attain the next premium rate age classification.**

Security For You and Your Family

Underwritten by Humana Insurance Company
Cancer & Specified Disease Policy Form HIC-CAN-POL-TX -5/09