



# Help Customers The Risk of

**I**t was estimated that 1,221,800 new cancer cases would be diagnosed in 1999. This means that one in every four deaths resulted from cancer making it the second leading cause of death in the United States (heart disease remains number one).

When presented with statistics like this it is hard for a person not to wonder “Can it happen to me?” The answer to this question is “Yes.”

Anyone is at risk for developing cancer. For this reason, it is important when suggesting the Cash Benefit Cancer Plan (CANB) to prospects, that you mention the many ways they can reduce their risk of developing cancer.

The American Cancer Society (ACS) suggests a two part strategy to battle cancer — prevention and early detection. Prevention includes measures that stop cancer from developing; early detection includes screening, examinations and tests that detect the disease. Remind prospects that by practicing prevention and early detection their survival rate increases to 81%, according to the ACS. (For more information on prevention and early detection, consult a health care provider.)

*Below is a list of a few preventative measures to help reduce the risk of cancer:*

- **Eat healthy - choose foods mostly from plant sources, avoiding high-fat foods, particularly from animal sources.**
- **Be physically active and maintain a healthy weight.**
- **Limit alcohol consumption.**
- **Control your environment by making wise lifestyle choices, like choosing not to smoke and learning effective stress management.**

*Follow this guide to schedule early detection procedures: (For more information consult a doctor for age and gender appropriate testing:*

- **A cancer related check-up is recommended every three years for people aged 20-40, and every year if you are over 40.**
- **Women 40 and older should have an annual mammogram, clinical breast exam, Pap test and pelvic exam and should be performing monthly breast self-examinations.**
- **Men 50 and older should have an annual prostate-specific antigen blood test and a digital rectal exam.**

Beyond prevention and early detection, there is not much more that can be done to offset this disease. There is, however, more that can be done **now** to prepare.

The costs of cancer can be devastating. Once you have suggested ways to reduce the risk of developing cancer, recommend the Cash Benefit Cancer Plan as a way to reduce the financial risk. (See facing page for details).

Source: [www.cancer.org](http://www.cancer.org)

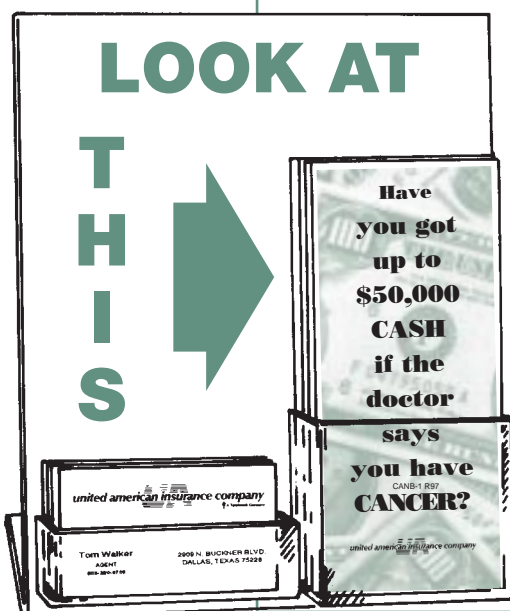
# Prepare For Cancer

Help your clients see the advantages of having this “cash-ready” coverage! UA’s Cash Benefit Cancer Plan was designed to aid policyholders in their time of need with a one time payment of up to a \$50,000 benefit upon first diagnosis of cancer. UA helps the customer plan ahead because the time to think about preparation is today — not when you hear the words “You have cancer.”

## UA Cash Cancer Benefits\*:

- Choice of \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 cash benefit
- One-time lump sum payment upon first-time written diagnosis of internal cancer or malignant melanoma
- Money goes directly to insured with no restrictions on how the money can be spent.
- No physical exams required — just answer “Yes/No” health questions (Family history of cancer is not an issue.)
- Individual, family and single parent coverage
- Issue ages 0-69

\*Plans and benefits may vary by state.



To help you market the CANB we have a number of sales and training tools available including our Plexiglas display stand for just \$12. This stand is perfect for displaying in doctor’s offices or various business sites throughout your community.

Order CANB sales and training tools through your Branch Manager.