



The reality of cancer

You go above and beyond to provide for your family, so how would a cancer diagnosis impact your way of life? When deciding on the best financial protection for your lifestyle, it's important to know the facts about cancer.

Did you know...

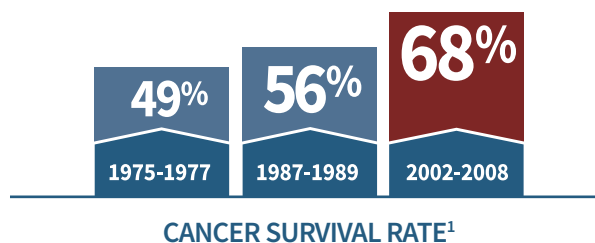
While heredity and environmental factors can play a role, cancer can impact any of our lives.

- In the United States, men have a 1 in 2 lifetime risk of developing cancer. For women, the risk is 1 in 3.¹
- In the United States, cancer is the second most common cause of death in adults, exceeded only by heart disease.¹
- For U.S. children, cancer is the second most common cause of death, exceeded only by accidents.²

Survival rates on the rise

Fortunately, more people are surviving cancer thanks to more aggressive, more specific treatments.

- Approximately 13.7 million Americans with a history of cancer were alive as of January 1, 2012.²



EXPECTED NEW CANCER CASES
FOR 2013



Cancer Facts & Figures, American Cancer Society, 2013

ONLY 5%
of ALL
CANCERS
are hereditary.

Cancer Facts & Figures, American Cancer Society, 2013

[ACCORDING TO ONE STUDY]

Excluding indirect costs,
patients spend
a median of
\$456 per month
on cancer care-related expenses.

S. Yousuf Zafar, et al., "The Financial Toxicity of Cancer Treatment: A Pilot Study Assessing Out-of-Pocket Expenses and the Insured Cancer Patient's Experience," *Economics of Oncology Practice* (Vol. 18, no. 4, 2013)

Protect your lifestyle

Colonial Life's Cancer Insurance offers benefits that can help you pay for expenses related to cancer that medical insurance may not cover. You can use these benefits to help with:

- Loss of income
- Deductibles and co-pays
- Child care
- Out-of-network treatment

Some coverages also provide a benefit for covered cancer screenings or wellness tests to encourage early detection.

Colonial Life
The benefits of good hard work.

ColonialLife.com

©2014 Colonial Life & Accident Insurance Company

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

1-14

Treatment and recovery costs

Medical insurance doesn't cover all of the costs associated with cancer.

- According to the National Institute of Health, overall cancer costs in 2008 were \$201.5 billion.¹
- Two years after the cancer diagnosis, caregivers surveyed were still spending an average of eight hours a day providing care.²

Inadequate financial protection

Many working Americans aren't prepared for increasing cancer costs.

- 28% of surveyed employees have trouble meeting monthly household expenses.³
- According to one study, 42% of cancer patients experience a significant or catastrophic financial burden.⁴
- Cancer patients are 2.65 times more likely to go bankrupt than people without cancer.⁵

Half of Americans have less
than \$10,000 in savings.



U.S. Senate Committee on Health, Education, Labor & Pensions,
The Retirement Crisis and a Plan to Solve It (2012)

Talk with your Colonial Life benefits counselor to learn more about how cancer insurance can help protect all that you've worked so hard to build.

1 *Cancer Facts & Figures 2013*, American Cancer Society

2 *Cancer Treatment & Survivorship Facts & Figures 2012-2013*, American Cancer Society

3 *Purchasing Power*, "Financial Wellness: Addressing the "9 to 5" Impact of 24/7 Financial Stress" (July 2013; accessed Oct. 9, 2013), www.purchasingpower.com/sites/all/files/WhitePaper_FinancialWellness.pdf

4 S. Yousuf Zafar, et al., "The Financial Toxicity of Cancer Treatment: A Pilot Study Assessing Out-of-Pocket Expenses and the Insured Cancer Patient's Experience," *Economics of Oncology Practice* (Vol. 18, no. 4, 2013)

5 Scott Ramsey et al., "Washington State Cancer Patients Found to be at Greater Risk for Bankruptcy than People without a Cancer Diagnosis," *Health Affairs* (May 21, 2013)