

Focus on Your Recovery, Not Your Finances



Everyone wants to live a happy, healthy life. But cancer, a heart attack or stroke can happen at any time and can quickly cause financial problems. That’s why it pays to plan ahead.

The average annual cost of	
Cardiovascular conditions	Cancer
\$292 billion¹	\$16.2 billion²

The Flexible Choice Cancer and Heart Attack & Stroke base policy offers

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Flexible lump-sum benefits from \$5,000 to \$75,000 to use any way you like
- 

Issue ages from 18–99
- 

Cash payment can be paid directly to you or a person you choose and can be used however you like
- 

Guaranteed renewable for life³
- 

Coverage for you, your spouse and/or your family
- 

Not affected by any other insurance you may have

Your money, your choice. You decide how to use it.

With Flexible Choice, you have the flexibility to choose a Cancer policy, a Heart Attack & Stroke policy or both. Plus, you can customize your coverage by adding a variety of optional riders.⁴ Once you have received a lump-sum payment, you can use this money to pay for your out-of-pocket expenses, including medical costs that may not be covered by medical insurance, and living expenses,⁵ including but not limited to:

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Deductibles and coinsurance
- 

Experimental therapy
- 

Prescription drugs
- 

Mortgage payments
- 

Rehabilitation
- 

Child care
- 

Extended hospital stays
- 

Ride shares

1. American Heart Association. Forecasting the Economic Burden of Cardiovascular Disease and Stroke in the United States Through 2050: A Presidential Advisory From the American Heart Association. June 4, 2024. <https://www.ahajournals.org/doi/10.1161/CIR.0000000000001258>.

2. American Cancer Society. Cancer Facts & Figures 2025. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-acf.pdf>. Accessed 9/2025.

3. Subject to the company's right to increase premiums on a class basis.

4. Optional riders available for an additional premium.

5. Benefits received in excess of medical expenses may be considered taxable income. Consult your tax advisor.

Flexible Choice Cancer insurance

A Flexible Choice Cancer insurance policy pays 100% of your selected benefit amount, from \$5,000 to \$75,000, if you are diagnosed with cancer or carcinoma in situ while your policy is in force. This coverage is also available as a rider on a Flexible Choice Heart Attack & Stroke policy.

Enhance your Flexible Choice Cancer coverage with these optional riders.

Cancer Recurrence Benefit Rider

If you are concerned about your cancer returning, our Cancer Recurrence Benefit Rider⁶ may pay a percentage of your selected benefit amount – not to exceed an additional 100% of your selected benefit amount. Benefits are payable as long as you have not received advice or treatment for at least two years from the date of your last cancer diagnosis.

Years without advice or treatment	Percentage of amount payable
0-2 years	0%
2-5 years	25%
5-10 years	75%
10+ years	100%



Radiation and Chemotherapy Benefit Rider

The Radiation and Chemotherapy Benefit Rider pays the following benefits when an insured person receives covered treatments for cancer or carcinoma in situ. It must be purchased with the Cancer Recurrence Rider. Benefits are not payable for skin cancer.

Radiation and chemotherapy benefits	Prime	Advantage	Supreme
Immunotherapy ⁷ (Limited to five months per calendar year)	\$300/month	\$500/month	\$700/month
Injected chemotherapy ⁷	\$300/week	\$500/week	\$700/week
Non-hormonal oral chemotherapy ^{7,8}	\$300/month	\$500/month	\$700/month
Hormonal oral chemotherapy ^{7,8} (Limited to 36 months per lifetime)	\$300/month	\$500/month	\$700/month
Anti-nausea drug ^{7,9} (Limited to 10 months per calendar year)	\$75/month	\$125/month	\$175/month
Radiation	\$600/week	\$1,000/week	\$1,400/week
Experimental treatment for cancer ¹⁰ (Limited to 30 days per calendar year)	\$75/day	\$125/day	\$175/day

6. Coverage must be in force.

7. Must be physician prescribed.

8. Payable only once per month even if more than one drug is prescribed within the month and is limited to the month in which treatment is received.

9. Payable only once per month even if more than one drug is prescribed within the month. Medical marijuana is not covered.

10. Must be approved by either the National Cancer Institute or the American Cancer Society. Not payable for laboratory tests, diagnostic x-rays, immunoglobulins, immunotherapy, colony-stimulating factors, and therapeutic devices or other procedures related to these experimental treatments.

Flexible Choice Heart Attack & Stroke insurance

With our Flexible Choice Heart Attack & Stroke insurance policy, you can receive a percentage of your selected benefit amount, from \$5,000 to \$75,000, if you receive a diagnosis for one of the qualifying events shown. Benefits can be paid up to the maximum amount of your selected benefit amount.

For example, if you selected a \$20,000 benefit amount and needed aortic surgery, you would receive 25% of your maximum benefit amount, or \$5,000. If you then suffered a stroke, you would receive 100% of the remaining balance of your benefit amount, or \$15,000. This coverage is also available as a rider on a Flexible Choice Cancer policy.

Qualifying events	% of benefit amount payable for each event	Max. % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery ¹¹	25%	
Aortic surgery ¹¹	25%	
Heart valve replacement/repair ¹¹	25%	
Angioplasty ¹¹	10%	
Stent ¹¹	10%	



Heart Attack & Stroke Restoration Benefit Rider

The additional coverage provided by this rider will pay a percentage of your selected benefit amount if you suffer subsequent heart attacks, strokes or require a heart transplant – not to exceed an additional 100% of your selected benefit amount. These benefits are payable if the date of your last diagnosis for a heart attack, stroke or heart transplant was at least two years before your current diagnosis.

Years since last heart attack, stroke or heart transplant	Percentage of amount payable
0-2 years	0%
2-5 years	25%
5-10 years	75%
10+ years	100%

11. Payable only once in an insured person's lifetime.



Optional Riders

With our cancer and heart attack and stroke policies, you have the flexibility to add riders for additional coverage that can help protect you when you need it most.

Lump Sum Cancer and Heart & Stroke Benefit Building Riders

These riders can be added to the Lump Sum Cancer policy and Heart Attack & Stroke policy to gradually increase your benefit amount over time. Each year, on the rider anniversary date, we will increase the policy benefit amount by the selected amount, \$500 or \$1,000, until the 35th rider anniversary date.

Specified Disease Rider

The Specified Disease Rider pays a lump sum benefit if you get a diagnosis or procedure¹² from a physician for one of the covered specified diseases, such as:

- Loss of hearing
- Major organ transplant
- Paralysis
- Blindness
- Coma
- End-stage renal failure

Accident Fixed Indemnity Rider

This rider pays a fixed indemnity benefit when you suffer covered injuries in a covered accident. Benefits include, but are not limited to:

- Dislocation
- Fracture
- Concussion
- Emergency room visit
- Urgent care center visit
- X-ray
- Accidental death and dismemberment
- Rehabilitative therapy

Hospital and Intensive Care Unit Indemnity Benefit Rider

With this rider, we will pay the selected benefit amount, from \$100 to \$1,000, for each day¹³ (at least 24 hours) that you are confined¹⁴ to a hospital as an inpatient (double if confined¹⁴ to the intensive care unit¹⁵ as an inpatient) as a result of a covered injury, sickness or complications of pregnancy.

This rider provides benefits for both hospital and intensive care unit confinement. A hospital indemnity benefit is also offered as a separate rider.



12. Diagnosis must be made within the United States.

13. Rider must be in force.

14. Under the direction and supervision of a physician.

15. The term intensive care unit does not include: Progressive care units, subacute intensive care units, intermediate care units; step-down units; private rooms with monitoring; or any other lesser-care units.



Meet Elizabeth

During a routine check-up with her health care provider, Elizabeth was diagnosed with breast cancer. Three years before her diagnosis, Elizabeth purchased a \$25,000 Flexible Choice Cancer policy.

Her policy paid her \$100% of the \$25,000 selected benefit amount. She used these funds to help pay her medical and household expenses as she received treatment.

Flexible Choice Cancer Policy ¹⁶	
Lump Sum Cancer Benefit	\$25,000
Total Payout	\$25,000



Meet Carla

When Carla was 52, she purchased a Flexible Choice Cancer insurance policy with a benefit amount of \$15,000 and a Benefit Builder rider which increased her benefit amount by \$1,000 each year.

Ten years later, Carla was diagnosed with cancer. With her policy and rider, Carla's total payout was \$25,000 which she used to help cover her health plan deductible, travel costs to see her specialist and household bills.

How a Benefit Builder rider helped Carla ¹⁶	
Lump Sum Cancer policy benefit	\$15,000
Benefit Builder rider (\$1,000 x 10 years)	\$10,000
Total payout	\$25,000



Meet John

When John was 40, he purchased a Flexible Choice Heart Attack & Stroke insurance policy with a benefit amount of \$50,000 and a \$1,000 Benefit Builder rider.

When John was 65, he suffered a heart attack. His policy paid him \$50,000 and the rider paid an additional \$25,000.

How a Benefit Builder rider worked out for John ¹⁶	
Lump Sum Heart Attack & Stroke policy benefit	\$50,000
Benefit Builder rider (\$1,000 x 25 years)	\$25,000
Total payout	\$75,000

16. Examples presented for illustration only. Actual coverage terms and benefit amounts will vary depending on the terms of your specific policy. Policy terms and conditions apply. For a complete description of the plan coverage, including plan terms, exclusions and limitations, refer to your plan documents.



Loyal American Life Insurance Company, PO Box 5700, Scranton, PA, 18505.

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