

# **Town of Swampscott CANCER EXPENSE PLAN**

**When can I sign up?**

Within the first 30 days of employment or during an enrollment.

**Why do I need the Cancer Expense Plan if I have health insurance?**

The American Cancer Society estimates that 30% of the cost of fighting cancer is “Direct” costs which are paid for by your health plan; doctor visits, prescriptions, surgeries, etc. The other 70% “Indirect” costs come out of the patient’s pocket; lost income, co-pays, transportation, hotel, child care, special diets, etc.

**How much does it pay?**

The first occurrence benefit can be as high as \$7,000 and hospital confinement can be as much as \$200 per day. Benefits are paid based upon “Severity of Illness” as determined by diagnosis and course of treatment with no maximum.

**Do I have to use the money for things related to medical expenses?**

No benefits are paid directly to the insured with no questions asked.

**Can my whole family be covered?**

Yes, family and individual policies are available.

**Are there benefits for having cancer screenings?**

Yes, each insured person is eligible for an annual \$50.00 Wellness Benefit available for most cancer screenings such as mammography, Pap smear, PSA test and sigmoidoscopy. This benefit is paid regardless of the test results.

**Can the benefit be pre-taxed, like my health insurance?**

Yes, the premiums can be pre-taxed without affecting the benefit received.

**How much does it cost?**

There are different coverable options but an individual policy can cost as little as \$4.89 per week.

**Can I keep this policy if I leave employment?**

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.  
781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.