

Town of Lunenburg 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 is \$7,000. There is a \$5,000 Radiation/Chemotherapy benefit and a maximum benefit of \$3,000 for surgery.

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 two options: Individual Plan is \$4.89/week, Family Plan is \$8.37/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.