

## KEMPER BENEFITS

### Strong need, strong sales potential

Thanks to medical advances and earlier detection, you're more likely to survive a cancer diagnosis. However, many cancer patients are burdened financially despite having good medical coverage. Cancer patients are often forced to make life or death decisions based on their financial status alone.<sup>1</sup> But, cancer insurance can help. Below are some of the successful strategies that our business partners have used to help their clients understand how cancer insurance can fit in their benefits package.

### Extension of major medical insurance

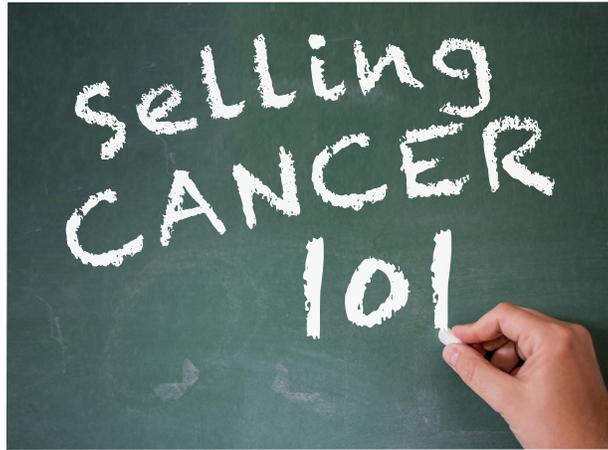
Cancer insurance provides clients with a benefit option for their employees that offers tangible benefits where the medical plan ends. The benefits also help provide financial support at a time when significant decisions need to be made, all with a potentially life-saving price tag.

### Part of a wellness strategy

Cancer policies can be positioned as an extension of a client's overall preventive wellness strategy. By highlighting the wellness benefit under the cancer policy, you're placing an emphasis on early detection, which in the long run is a key factor in successful cancer treatment.

### Match product and demographic

The key for a successful cancer coverage sale is positioning the correct product for the demographic.



Twenty-somethings want to be protected, but may not want to spend \$20 to \$30 per month on a loaded cancer plan. Instead, they may prefer a less expensive critical illness product that covers cancer as well as other serious illnesses. As people get older, have cancer experiences, or grow a family, they may prefer the protection of a more complete policy offering better protection from diagnosis to treatment and through to recovery.

### Expand your portfolio

Adding voluntary cancer insurance to your portfolio can help your clients better manage their benefits budget while providing employees with much-needed protection against a disease they're all too familiar with. And the sale may be simpler than you expect.

Cancer insurance has evolved along with medical advances since the product was first introduced more than 50 years ago. Some of the best cancer plans now include benefits such as non-melanoma skin cancer diagnosis, immunotherapy and experimental treatment. This kind of coverage can help your clients offer their employees protection for themselves and their loved ones through diagnosis, treatment and recovery.

**Studies by the Hutchinson Institute for Cancer Outcomes Research revealed cancer patients are likely to face financial hardship.**



**Thirty percent** of cancer survivors go into debt at some point in their care journey, and **three percent** file for bankruptcy<sup>1</sup>

The percentage is higher for individuals younger than 65. In addition to the direct costs of medical tests, doctor visits and treatment, cancer patients and their families face long lists of indirect expenses: transportation, child care, hotel stays, meals away from home and time missed from work for one or both of a family's wage earners, among others.

<sup>1</sup><http://www.newsweek.com/many-cancer-patients-must-face-bankruptcy-or-die-489596>



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**Strength. Solutions. Security.  
That's the Kemper edge.**

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