

# City of Framingham 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.