SUPPLEMENTAL HEALTH

# Cancer Insurance: What It Actually Covers

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

A cancer diagnosis brings a wave of costs that traditional health insurance was never designed to cover — and they add up fast, often at the worst possible time.

## What it actually pays for

Cancer insurance pays a cash benefit directly to you upon a covered diagnosis, which you can use however you need:

- Travel and lodging for treatment at specialized facilities
- Childcare while you're in treatment or recovering
- Lost income if you or a caregiving spouse can't work
- Household bills that don't pause just because you're sick

## Why this matters even with health insurance

Cancer is the second leading cause of death in America, and treatment costs routinely exceed what major medical insurance alone covers. Cancer insurance fills that specific gap.

> Worth knowing: Benefits are typically paid directly to you, not the hospital — meaning you decide how the money is used.

### Want to see what coverage would look like for you?

Let's talk through your specific situation — no pressure, no obligation.

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