



## Advocating for Breast Cancer Awareness at Combined Insurance

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Chicago, IL

Highlights the importance of supplemental benefits and cancer preparedness - 10/30/2017

As National Breast Cancer Awareness month comes to a close, Combined Insurance, a Chubb company, encourages consumers to consider additional protection and coverage beyond existing major medical insurance. Supplemental insurance can help fill the gaps in health insurance to cover costs associated with unexpected illnesses, such as breast cancer.

The American Cancer Society's 2017 statistics indicate that one in eight American women will develop breast cancer, making it the most common cancer among American women, other than skin cancer. Other estimates include[1]:

- About 252,710 new cases of invasive breast cancer will be diagnosed in women.
- About 63,410 new cases of carcinoma in situ (CIS) will be diagnosed (CIS is non-invasive and is the earliest form of breast cancer).
- About 40,610 women will die from breast cancer.

As a leading provider of individual supplemental accident, disability, health, and life insurance products, Combined Insurance understands that while cancer survival rates have improved in recent years, it is still important to take the necessary steps to protect against the disease and the costs associated with treatment[i].

"A breast cancer diagnosis puts a significant strain and uncertainty not only on yourself and your family, but to your financial well-being," said Holly Waldhoff, Director of Business Expansion at Combined Insurance. "Because supplemental insurance pays directly to the policyholder, the policyholder can choose to use the money where it's needed most, which helps provide additional financial support and peace of mind."

While major medical insurance or Medicare may cover a good portion of medical expenses, it does not cover deductibles, co-pays and unforeseen out-of-pocket expenses. During a time when breast cancer is top of mind, consumers should look to evaluate additional cancer care options.

Some key attributes consumers should look for when choosing the right coverage include:

- An insurance company with an established history, financial stability and a high rating by insurance industry rating organizations
- A flexible plan that can be tailored to the needs of an individual or family
- Guaranteed renewability for the principal insured's lifetime, as long as the premiums are paid
- A plan that provides for benefit payments delivered promptly and directly to the insured or insured's designee
- No reduction in agreed-upon benefits, regardless of the insured's age or number of claims previously paid

Combined Insurance has a strong tradition in the industry of nearly 100 years and was founded by W. Clement Stone, who believed in making the world a better place. The company has honored his legacy with continuous support of The American Cancer Society through substantial donations, employee volunteerism and corporate fundraising. Combined Insurance employees recently participated in the American Cancer Society's Strides Against Breast Cancer walk in Chicago with the team raising nearly \$8,000 for breast cancer research and support.

#### About Combined Insurance

Combined Insurance Company of America (Chicago, Ill.) is a leading provider of individual supplemental accident, disability, health, and life insurance products and a Chubb company. With a tradition of nearly 100 years of success, Combined Insurance is committed to making the world of supplemental insurance easy to understand. The company has an A+ rating by the Better Business Bureau, an A+ (Superior) rating by A.M. Best, and is one of Ward's Top 50® Performing Life-Health Insurance Companies. Combined Insurance is also a 2017 Top 10 Military Friendly Employer named by G.I. Jobs Magazine—marking the fifth consecutive year on the Top 10 employer list and third consecutive year in the Top 5. In New York, products are underwritten by Combined Life Insurance Company of New York (Latham, N.Y.).

#### About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: [chubb.com](http://chubb.com).

[1] The American Cancer Society: <https://www.cancer.org/cancer/breast-cancer/about/how-common-is-breast-cancer.html>