



Understanding cancer

Simple strategies for protecting your health and finances





2 Million

Each year, about 2 million new cases of cancer are diagnosed in the U.S.¹

Cancer. It's a word that can change your life in an instant. Many people think it won't happen to them, but chances are you or a loved one will face this devastating disease.

- » More than 1 in 3 Americans will be diagnosed with cancer during their lives.²
- » Almost **5,500 new cases** diagnosed every day in the U.S.³

But there is hope! Thanks to improvements in early detection and treatment for some cancers, there are more survivors than ever. In addition, we know more about how our lifestyle choices impact our risk for cancer and other diseases. Many people are rethinking their choices and making decisions for a healthier future.

- » Over the next decade, the number of cancer survivors is projected to increase by **over 31%**.⁴



Inside this guide:

- » Straightforward information about cancer
- » How to reduce your risk
- » Ways to financially protect yourself



Understanding the basics

What is cancer?

In the simplest sense, cancer is a disease in which some of the body's cells grow uncontrollably and spread to other parts of the body.



What causes cancer?

There are many risk factors, including:

- » Lifestyle
- » Family history
- » Genetic disorders or viruses
- » Environment



Who gets cancer?

Anyone can get cancer, but the risk increases with age; 88% of all cancers in the U.S. are diagnosed in people 55 years of age or older.⁵

How can I prevent cancer?

Some risk factors, such as your age or family history, cannot be controlled. However, many cancers can be prevented.

Excluding non-melanoma skin cancer, at least 42% of newly diagnosed cancers in the U.S. are potentially avoidable!⁶



5 ways to help reduce your risk of cancer

1 Avoid all tobacco

Despite the fact that tobacco use has reached an all-time low, smoking is still the leading cause of preventable death in the U.S., killing about half a million people very year.⁷ And as many as 19% of cancers are caused by smoking.⁸

There are many forms of tobacco on the market, and people often believe some forms are safe. This isn't true! E-cigarettes, hookahs, edibles, heat-not-burn cigarettes and smokeless tobacco contain some of the same chemicals as combustible cigarettes.

Quit tobacco today for a healthier future!

It's never too late to quit using tobacco. The sooner you quit, the more you can reduce your risk of getting cancer and other diseases.

- » Quitting smoking lowers the risk for many types of cancer: lung, larynx, oral cavity and pharynx, esophagus, pancreas, bladder, stomach, colon and rectum, liver, cervix, kidney and acute myeloid leukemia (AML).⁹
- » Quitting smoking can add as much as 10 years to your life!¹⁰

Quitting is challenging, but worth it.

Tobacco addiction has psychological and physical components. For most people, the most effective way to quit is through a combination of medicine, behavior changes and emotional support. A wide range of counseling services, self-help materials and medications are available to help smokers quit for good.

Want to increase your chances of quitting? **Call the American Cancer Society's resource line at (800) 227-2345** to talk to a specialist about local resources.

Secondhand smoke causes cancer, too!

About 7,300 new cases of lung cancer every year in the U.S. are caused by secondhand smoke.¹¹ Minimize your exposure to secondhand smoke, particularly at work, at home, in public places and in cars. If you live with a smoker, try to bring him or her on board with a healthier lifestyle.

2 Exercise and eat well

Excess body weight is thought to be responsible for about 11% of cancers in women and 5% of cancers in men in the U.S., as well as about 7% of all cancer deaths.¹² Getting to and staying at a healthy weight through diet and exercise is important for reducing your risk of cancer and other chronic diseases.

Get moving!

The latest exercise recommendations for adults call for 150 minutes of moderate exercise a week, or 75 minutes of vigorous activity.¹³ Children and adolescents should get at least 60 minutes of moderate or vigorous activity each day.¹⁴

- » Moderate activities: walking, biking, water aerobics, or even housework and gardening
- » Vigorous activities: running, aerobics, swimming fast, biking fast or on hills



The greatest
wealth is health

-Virgil



Nourish your body!

Eating well is an important part of reducing your risk of cancer. A healthy diet includes:¹⁵

- » Fruits and vegetables
- » Legumes
- » Nuts and seeds
- » Lean meats
- » Low-fat dairy
- » Whole grains

Limit or avoid:

- » Red meats
- » Processed meats
- » Sugar-sweetened foods and drinks



3 Limit alcohol

People who drink excessive alcohol have a greater risk of getting cancer in the mouth, pharynx, larynx, esophagus, liver, colon and rectum, stomach and breast.¹⁶ Smoking and drinking combined increase the risk of cancer even more.

In general, the more alcohol you drink, the higher your cancer risk. The American Cancer Society says it's best to not drink alcohol at all. However, people who choose to drink alcohol should limit their intake to no more than two drinks per day for men and no more than one drink per day for women.¹⁷

4 Protect your skin

Skin cancer is the most commonly diagnosed cancer

in the U.S.¹⁸ There are two main types of skin cancer:

- » **Non-melanoma:** develops on the outer layers of the skin
- » **Melanoma:** develops in deeper skin layers. It's rarer and responsible for the majority of skin cancer deaths

Slip, slop, slap, seek, slide!

For both types of skin cancer, the primary cause is excessive sun exposure. Many of the more than 5 million skin cancers diagnosed annually could be prevented by protecting skin from excessive UV radiation.¹⁹

When it comes to protecting yourself from the sun, remember the five S's!

SLIP on UV-protective clothing.

SLOP on broad-spectrum sunscreen that has an SPF of 30 or higher and is water resistant.

SLAP on a hat.

SEEK shade between 10 am – 4 pm.

SLIDE on UV-protective sunglasses.

5 Go to the doctor regularly

Keeping up with regular doctor visits helps you improve or maintain your general health, and that includes getting vaccines for diseases that can lead to cancer. Hepatitis B increases the risk of liver cancer. Human papillomavirus (HPV) can cause cervical cancer and cancers of the head and neck. Getting vaccinated against these diseases reduces cancer risk.²⁰

Your doctor can help ensure you're keeping up with recommended cancer screening

tests. Finding cancer early increases your chance of beating it. **Screening tests are used to find cancer before you have symptoms** and before it has a chance to spread.

Common tests screen for: breast cancer, colon and rectal cancer and polyps, cervical cancer, endometrial cancer, lung cancer, and prostate cancer.

For more information about cancer screenings and early detection, visit [cancer.org](https://www.cancer.org).





Guard your financial well-being

If you do experience cancer, you could face a variety of unexpected expenses — including out-of-pocket costs that aren't covered by your medical insurance.

Most people aren't aware of the devastating financial impact of cancer, unless they go through it or someone they love goes through it.

Consider these numbers:

- » Up to **\$2,600**: monthly average cancer patients spend on out-of-pocket costs²¹
- » **\$288**: monthly average cancer patients spend on medications²²
- » **\$535**: monthly average breast cancer patients spend on transportation, housing and income loss²³
- » **16%**: average percentage of annual income cancer patients spend on out-of-pocket expenses²⁴

How would you cover the costs?

Many Americans have just a few options:

- » Spend your savings.
- » Sell your assets.
- » Borrow money from loved ones.
- » **Buy supplemental insurance** to protect your family, finances and future.

Focus on your health not the high cost

Washington National's supplemental health insurance solutions help protect your well-being and your finances if you're diagnosed with a covered cancer or another critical illness.

1 CANCER INSURANCE

Supplemental cancer insurance products help pay the medical and out-of-pocket costs of cancer treatment and recovery. Benefits may include:

- » A lump-sum express payment when cancer is first diagnosed
- » Health advocacy services and support
- » Benefits for wellness screenings and tests
- » Coverage for surgery, radiation and chemotherapy
- » Treatment-related transportation and family lodging
- » Optional Alternative Care rider to help with pain management, nausea and other treatment side effects
- » Optional premium-return rider that returns all premiums you pay for your policy, minus claims



The return of premium (ROP) or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.



2 CRITICAL ILLNESS INSURANCE

Critical illness insurance products pay lump-sum benefits when an insured person is diagnosed with a covered cancer, heart attack, stroke, kidney failure and certain other critical illnesses. Benefits may include:

- » Up to \$75,000 the first time cancer is diagnosed
- » Recurrence benefits
- » Optional benefits for wellness screenings and tests
- » Coverage for radiation and chemotherapy
- » Optional premium-return rider that returns all premiums you pay for your policy, minus claims



Get the protection you need with supplemental health insurance from Washington National.

For more information, contact your Washington National agent or call **(800) 525-7662**.

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- ² American Cancer Society, *All About Cancer*, <https://www.cancer.org/cancer.html#:~:text=In%20the%20United%20States%2C%201,when%20it%27s%20easier%20to%20treat.>
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- ⁴ National Institutes of Health, National Cancer Institute, Office of Cancer Survivorship, *Statistics and Graphs*, <https://cancercontrol.cancer.gov/ocs/statistics#statistics-footnote1>.
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- ¹⁷ Ibid.
- ¹⁸ American Cancer Society, *Cancer Facts & Figures 2025*, 2025, p. 22.
- ¹⁹ Ibid., p. 23.
- ²⁰ Mayo Clinic, Healthy Lifestyle, *Cancer prevention: 7 tips to reduce your risk*, <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/cancer-prevention/art-20044816>, November 23, 2024.
- ²¹ U.S. National Library of Medicine National Institutes of Health, *The Out-of-Pocket Cost Burden of CancerCare—A Systematic Literature Review*, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8025828/pdf/curroncol-28-00117.pdf>, April 2021, p. 1216.
- ²² Ibid.
- ²³ Ibid., p. 1230.
- ²⁴ Ibid., p. 1216.

Supplemental health policies have limitations and exclusions. For costs and complete details of coverage, contact an insurance agent.

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