

What does my Cancer Advocate plan include?

Personal web portal:

- Once enrolled, you receive an email inviting you to sign in and set up a personal, private and secure portal. On this site, there exists a lot of curated content about genetics, cancer risk, videos to help you navigate the program, etc. It is through this portal that you can order your hereditary screenings.

Genetic screenings:

- **Hereditary cancer screening:** When coverage is purchased, you are eligible for a genetic cancer risk screening test. You will order your screening test kit via your personal portal, and you will receive a welcome kit and instructions on how to take and return the cheek swab test in the privacy of your own home. This clinical-grade test will inform whether you have inherited genes that are known to increase the risk of cancer. If you are found to have an increased risk of cancer, a genetic counselor will help develop a plan for you to address this risk in clear and actionable ways, answer questions, and provide recommended next steps.
- **Pharmacogenomic (PGx) screening:** After a year in the plan, you become eligible for this drug response test which helps your healthcare provider to identify the right treatment and dosage for many common conditions. This test indicates how (and if) you will respond to a particular medication, adverse drug reactions, side effects, or dependency. You will receive an email notifying you to order the test on the portal.

Cancer management benefits:

- **Oncology nurse advocate:** If you are diagnosed with cancer, you will be assigned a dedicated oncology nurse advocate who will be there to support you throughout your cancer journey. The nurse will take time to explain your diagnosis, answer questions, help navigate the healthcare system, and ensure all the services and resources available with Cancer Advocate Plus are organized and accessible by you.
- **Genetic tumor testing:** Genetic tumor testing is key to personalized cancer care designed to inhibit the genetic mutations that drive a tumor's growth. With this test, the tumor is profiled, and the molecular pathways that drive its growth are identified and matched with a targeted cancer therapy. The targeted therapy attacks the specific genetic mutations and pathways to inhibit only the tumor's growth, unlike traditional cancer treatments that work by inhibiting certain processes in EVERY cell of the body. Tumor profiling helps take the guesswork out of cancer treatment and enables your oncologist to deliver personalized medicine.
- **Expert medical review:** Given how complex cancer is, it is always a good idea to have an expert review a case. The expert medical review service is just that - a complete review of all the cancer and genetics-related medical information to ensure that you are on the right path to recovery.
- **Clinical trial identification and enrollment:** Once considered a last resort for cancer treatment, clinical trials are now an effective means to access the precision cancer treatments aligned to the genetics of the specific cancer diagnosis. Your oncology nurse advocate will complete a comprehensive clinical trial search and will enroll you where clinically appropriate.
- **Precision treatment recommendation report:** The precision treatment recommendation report provides actionable insights that your cancer doctor can use to prescribe the most effective treatment. These experts are also available to consult with your oncologist should they have questions.
- **Genetic-based recurrence monitoring:** After you recover, you will receive regular recurrence monitoring for up to three years following completion of active treatment, with frequency tailored to your specific cancer type.

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Financial benefits:

Cancer patients with Cancer Advocate Plus receive cash payments over a 12-month period to reduce the financial burden of cancer and increase the likelihood of successfully complementing treatment.

Diagnosis and recovery payments

1 st payment	\$5,000 upon diagnosis (\$1,250 carcinoma in situ, \$250 skin cancer)
2 nd payment	\$5,000 6 months after diagnosis
3 rd payment	\$5,000 12 month after diagnosis

Recovery payments are guaranteed and will be paid direct to the you, or in the event of death, to your beneficiary.

- **Recurrence:** Once Chubb pays a cancer benefit, if there is a recurrence, we will pay a 50% recurrence benefit as long as the insured was treatment free for 12 months and is in complete remission. Complete Remission is defined as having no symptoms and no signs that can be identified to indicate the presence of cancer.

Who can I call if I have a question?

If you have questions about the program and services provided, please feel free to contact healthÖme's customer service team at 844-646-6427.

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