Why Bundling Matters: A Real Chemo Claim

Same client. Same cancer diagnosis. Same 12-month course of outpatient chemotherapy. The only difference: **bundled vs. standalone coverage**.

SCENARIO 1

Standalone Optimum Health Saver

Plan Benefit	Payable
Optimum Chemo Benefit (12 × $2,250 / mo)	**$27,000**
TOTAL PAYABLE	**$27,000**

A single hospital indemnity policy. Covers the scheduled outpatient chemo benefit only.

SCENARIO 2 · RECOMMENDED

Bundled OHS + Specified Disease + Critical Illness

Plan Benefit	Payable
Optimum Chemo Benefit	**$27,000**
Specified Disease ($180,000 actual – $50,000 ded.)	**$130,000**
Critical Illness (lump-sum, on diagnosis)	**$40,000**
TOTAL PAYABLE	**$197,000**

Three layered policies pay out independently for the same covered diagnosis. The Specified Disease plan pays actual charges up to Usual, Customary & Reasonable amounts after the deductible is satisfied.

The Difference

$170,000

Same client. Same diagnosis. Same chemo course. **This is what bundling protects against.**

Why the math works this way

Hospital indemnity, specified disease, and critical illness policies are **non-coordinated** — they don't reduce each other's payouts. Each policy pays out independently for the same covered diagnosis. One event triggers three separate cash payments to the insured. For roughly an additional $50–$80/mo beyond the foundation plan, the client picks up **$170,000 of additional protection** for the diagnoses that cause real financial damage — cancer, heart attack, stroke, major organ events, end-stage renal failure, and more.

See what a layered bundle would cost for YOUR situation.

Get a free, no-obligation custom comparison at **benehub.com/health**

About this example: *Payouts based on Philadelphia American Life product illustration. SD plan pays actual charges (as defined) up to UCR amounts after the CY deductible. Payouts vary by carrier, plan, state, age, gender, smoker status, deductible / face amount. SD pays only when services result from a covered specified disease. CI has a 90-day wait (25% partial inside that window) and reduces 50% at age 65. Past payouts do not guarantee future results.* ***Important:*** *HI, accident, CI, and SD are limited-benefit plans, NOT major medical / Minimum Essential Coverage.* *© BeneHub.*