

New Policies Offer Many Women A Better Prognosis For Life Insurance Coverage

(NAPSA)—There's hopeful news for women who have been diagnosed with breast cancer and are seeking insurance coverage.

An insurance company that has a long history of supporting breast cancer research philanthropically, has made it a priority to have its underwriting of policies reflect the good prognosis many women receive because of advanced medical treatments.

In 2011, Massachusetts Mutual Life Insurance Company (MassMutual) revised its life insurance underwriting guidelines for people who have battled breast cancer based on a review of recent medical research, including changes to the official staging system for breast cancer.

The end result is that more breast cancer survivors than ever before are likely to be eligible for life insurance coverage, and often with lower premiums.

Making it Personal

In 2009, the issue of coverage became very personal for Vlasta Duffy, a MassMutual agent. In the spring of that year, she was diagnosed with noninvasive breast cancer.

As a professional, Duffy had faced questions about coverage and similar issues with clients many times before.

"One of the first thoughts that went through my head when I got diagnosed was, 'Do I have enough coverage?' And if I didn't, then what? Would my husband and daughter be OK if something happened to me either now or if I got cancer again a few years from now," said Duffy.

Duffy believes that planning for your future becomes so much more urgent when that future is uncertain. She says she speaks out about her cancer now because she wants her experience to serve as a chance for others to consider their options, particularly the plans they have made for coverage.



Thanks to changes at one company, more breast cancer survivors are likely to be eligible for life insurance coverage.

Tips on Coverage

If you haven't completed your insurance planning or just want to make sure your plans are in good shape, start by calling on a trusted financial professional.

Here are some additional tips:

- Find a financial professional you are comfortable working with who understands your situation and your needs.

- Apply for life insurance—you never know what you are eligible for even with a history of breast cancer and/or other medical issues, or ask for an informal inquiry to get an accurate idea of what you can qualify for if you were to submit a formal application.

- Review your spouse's coverage and make sure it is adequate. During this challenging time, it is important to make sure everyone is properly protected.

- Work with your financial professional to apply for life insurance that covers your children to protect their insurability in the event they develop breast cancer or any other medical issues.

Added Duffy, "It's never an easy time to plan. But knowing you and your family are in good financial health is one less thing to worry about when you're caught by surprise."

To learn more, visit the website at www.massmutual.com.