

## Valuable coverage for when major health issues occur

### PRODUCT FEATURES

- Policy is paid up in 20 years — coverage continues with no additional premiums due
- Guaranteed renewable for life.
- No coordination of benefits — benefit is paid in addition to any other insurance you may have.
- Coverage is portable. You can keep this coverage even if you change jobs or retire.

### BENEFIT DESIGN

- **Daily Hospital Benefit** paid for each day of confinement in a hospital overnight as an inpatient, beginning with the first day and continuing up to your lifetime. Benefit increases by 50% after 60 consecutive days and again after 120 consecutive days.
- **Intensive Care Benefit** paid in addition to Daily Hospital Benefit for confinement in an Intensive Care Unit
- **Surgical Benefit** pays a specified amount determined by the type of surgery, up to the policy maximum per operation or procedure as defined in the policy.
- **Anesthesia Benefit** pays a specified amount for an anesthetic administered by an anesthetist during an operation covered by the policy.
- **Radiotherapy or Chemotherapy Benefit** pays for expenses incurred for inpatient radiotherapy or chemotherapy up to a lifetime maximum, plus a daily benefit for outpatient treatment, subject to the lifetime limit
- **Preventative Care Benefit** pays a fixed benefit amount for a physical exam or cancer-screening test (including mammography) at the end of every three years the policy remains in force
- **First Occurrence Benefit** pays a single lump sum benefit the first time you are diagnosed as having a covered cancer, other than skin cancer
  - Increases 10% every 6 months the policy is in force to age 65
  - Payable once per covered person

### Additional benefits — subject to an aggregate lifetime maximum benefit amount:

- **Physician's Hospital Visits Benefit** pays expenses incurred up to a daily maximum amount for visits by a physician (other than the surgeon who performed the surgery) while hospital confined
- **Private Nursing Benefit** pays expenses incurred up to a daily maximum amount for private duty nursing services by a registered graduate nurse or licensed practical nurse during a hospital confinement
- **Prescription Drug Benefit** pays for expenses incurred up to the daily maximum for prescription drugs (other than drugs considered chemotherapy) during a hospital confinement
- **Blood and Plasma Benefit** pays for expenses incurred for blood or blood plasma. Blood and plasma received in the treatment of leukemia is not be subject to the aggregate lifetime limit



- **Transportation Benefit** pays expenses incurred up to the policy maximum for transportation to or from a hospital
  - up to two trips per confinement (ambulance or air)

### ELIGIBILITY

- You must earn at least \$12,000 a year.
- You must work at least 30 hours per week
- You must be actively at work on the date of enrollment
- You must not have had cancer for the last ten years
- Employee/spouse issue ages: 18–64 years. Children issue ages: 11 days– 17 years

### PREMIUM STRUCTURE

- Rates are issue age based and they do not increase for the term of the policy.
- Uni-sex and uni-smoker rates

### EXCLUSIONS AND LIMITATIONS

Inpatient and outpatient maximum benefit amounts may apply.

This policy only covers cancer (except skin cancer).

Loss caused by a pre-existing condition is not covered unless such loss begins after 24 months from the Issue Date.

*The information contained within this document is only a brief description. Product features, benefits, exclusions and limitations may vary by state and are subject to change. See the actual policy for your state for specific details.*