

Cancer Endurance Plan™



You don't have to endure the financial strain of cancer alone.

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|---|---|---|
| Lifetime Chance of Developing Cancer | Men: 1 in 2 | Women: 1 in 3 |
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Source: American Cancer Society, Cancer Facts & Figures, 2009

Cancer shows **NO** favoritism. **EVERYONE** is at risk.

Cancer isn't just a devastating disease. Cancer can also be devastating to your family's finances. But if you are diagnosed with cancer, you don't have to endure the financial strain of cancer alone.

The Cancer Endurance Plan's benefits do not reduce as you age. And, most benefits do NOT have lifetime maximums, meaning our plan will be with you or your family member for the entirety of treatment, providing benefits repeatedly when help is needed most.

FEATURES

- Pays in addition to any other insurance you have
- Benefits will be paid to you unless you direct otherwise in writing. Under some governmental plans (such as Medicaid) benefits have already been assigned by the insured
- Choice of individual, family, or single parent coverage
- Policy can be converted to different type (*individual, family, single parent*) if your family status changes (*adoption, birth, death, divorce*)
- Guaranteed renewable for life
- Cannot be canceled as long as premiums are paid on time
- Rates cannot be increased on an individual basis, but may increase on a class basis by state

In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution.

If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.

Limitations and Exclusions

This policy contains a 30-day waiting period that begins with the policy's effective date. If a covered person has cancer manifested during the waiting period, coverage for that cancer will apply only to expenses incurred after two years from the policy's effective date, and no First Occurrence Benefit will be paid. No benefits are payable to anyone who has cancer manifested before the effective date of this policy.

If a covered person has one of the specified dread diseases manifested before the policy's effective date or waiting period, coverage for the specified disease will apply only to expenses incurred after two years from the policy effective date.

The policy does not cover treatment for any disease or sickness or incapacity other than cancer or one of the specified dread diseases; treatment or services where no charge is normally made in the absence of insurance, except U.S. government hospitals; treatment or services outside the continental United States; treatments that are not accepted or approved by the American Medical Association as an effective cancer treatment; or drugs or substances not approved by the Federal Drug Administration for use in the treatment of cancer.

These Limitations and Exclusions may vary by state.



P.O. Box 8080 • McKinney, TX 75070

R-3699-A

This is a cancer policy.
This is **NOT** major medical insurance or a Medicare Supplement.
Policy Forms: **5KM** (individual), **5KN** (family), **5KO** (single parent)

| BENEFIT | PAYS |
|--|--|
| First Occurrence | \$3,500 upon the first written diagnosis of cancer. Payable only once. For this benefit only, skin cancer (except for melanoma) is not covered. |
| Hospital Confinement | Days 1-90: \$250 per day of continuous confinement. And \$600 per day thereafter for continuous confinement. No maximum number of days. No lifetime limit. |
| Surgical | Up to \$2,000 per surgical procedure for surgeon's fees as specified in the surgical schedule of the policy. No lifetime limit. |
| Anesthetist | Up to 25% of the amount payable for surgery. No lifetime limit. |
| Outpatient Surgery | Up to \$250 for each day of a surgical procedure for cancer treatment as outpatient in hospital or ambulatory surgical center. No lifetime limit. |
| Attending Physician | Up to \$35 per day for one attending physician charges for cancer treatment, in or out of hospital. Charges by physician for surgery, radiation, chemotherapy, or office visit for chemotherapy and/or radiation not covered under this benefit. No lifetime limit. |
| Private Duty Nursing | Up to \$75 per day for graduate RN or LPN care recommended by physician, in or out of hospital. No lifetime limit. |
| Hospice | Up to \$75 per day for visit from Hospice representative or visiting a Hospice facility for treatment or services related to cancer as determined by physician. Does not pay if person is confined to hospital or U.S. government hospital. No lifetime limit. |
| Radiation and Chemotherapy | Up to \$500 per day , in or out of the hospital. No lifetime limit. |
| Prescription Chemotherapy Drug | Up to \$10,000 per year for prescription cancer-fighting chemotherapy drugs prescribed to be taken at home. No lifetime limit. |
| Blood Transfusion | Up to \$500 per day for blood or blood components and administration of blood or plasma for blood transfusion for cancer treatment. Does not pay for cross matching, lab tests, supplies, or blood replaced by donors. No lifetime limit. |
| New or Experimental Treatment | Covered person's charges for new or experimental cancer treatment under policy's regular schedule of benefits. Treatment must be approved by AMA and FDA and administered in United States by licensed physician. State specific provisions may apply. |
| Transportation | All charges covered person and one attendant incurs for commercial transportation by aircraft, railroad, bus, or ambulance to and from ANY hospital or clinic in U.S. to receive specialized treatment for cancer. Or, 25¢ per mile if personal car is used and destination is more than 100 miles away, one way. This benefit is payable only when traveling to another city because similar physician advised services are not available within 100 miles of the city where you live. Maximum limit of 6 trips in 12-month period. |
| Income Replacement | \$100 per week , if disabled due to cancer, up to a lifetime maximum of 26 weeks. All gainfully employed insured persons are covered. A 14-day elimination period applies. |
| Prosthesis | Up to \$750 for prosthesis used as a result of cancer. Lifetime limit of 2 prostheses. |
| Government Hospital Confinement | \$3,500 First Occurrence Benefit upon the first diagnosis of cancer (if not already paid). \$250 per day for the first 90 days of hospital confinement and \$600 per day thereafter for continuous confinement in lieu of all other hospital benefits. |
| Dread Disease | Pays Hospital Confinement Benefit in lieu of all other benefits for treatment of cystic fibrosis, diphtheria, encephalitis, Lou Gehrig's disease, meningitis, multiple sclerosis, muscular dystrophy, osteomyelitis, poliomyelitis, rabies, scarlet fever, sickle cell anemia, smallpox, tetanus, tuberculosis, tularemia, typhoid fever. |

See policy for full details and coverage amounts