

# **Cancer Can Affect Anyone**

## **Statistics Predict:**

- Cancer will strike one in every two men and one in every three women in the U.S.\*
- One out of eight women will develop breast cancer in her lifetime\*.
- One out of every six men will develop prostate cancer\*.
- The number of people with cancer will double in this decade\*\*.

## **Are you prepared for the cost of cancer?**

Your medical insurance covers most of the direct charges such as hospital and physicians' bills, but may not cover these indirect costs:

- Loss of wages while caring for a family member
- Loss of wages while you receive treatment
- Everyday living expenses and bills
- Childcare
- Home health care expenses
- Transportation for non-local or specialized treatment centers
- Experimental treatment
- Meals eaten out, fast food for family at home
- Lodging during non-local treatment

In fact, non-medical costs account for 67 percent of all costs associated with cancer\*. Many Americans find themselves financially strapped as the result of the battle against cancer or a specified disease, even with medical insurance.

***THIS CANCER PLAN is designed to create a source of extra cash that will help you and your family cope during the battle against cancer or a specified disease.***

## **Extra cash when you need it. Here's how it works:**

- We provide cash benefits to you.
- You use the money to meet your needs - loss of income, house and car payments, transportation for treatment, other bills, etc. These non-medical expenses of cancer may not be covered by your major medical insurance.

Plus, you get these unique features:

- Guaranteed renewable for life. You can't lose your coverage, as long as you continue to pay your premiums.
- Cash benefits paid to you regardless of any other medical insurance plan you may have.
- Coverage is portable. Employees can keep the coverage if they change jobs.

Selected benefits paying cash to you:

- Cancer Screening Tests
- Chemotherapy, Radiation, Immunotherapy, or Radioactive Isotopes Therapy
- Experimental Treatment
- Individual/Family Transportation and Lodging

\*Cancer Facts & Figures, American Cancer Society, 2001.

\*\*Report from the American Hospital Administration.

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## **Assurity Cancer & Specified Disease Plan & Hospital Admission Rider**

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**Effective Date: October 1, 2009**

Policy availability, rates and provisions may vary by state. This policy contains limitations and exclusions. For more detailed and complete information, please contact Assurity Life Insurance Company and ask to review the policy contract.

### **BASIC BENEFITS**

Provides benefits caused by cancer and certain other specified diseases for the employee, spouse and covered children with continuous benefit and premium policy for life. The Family Rider allows for the addition of family members to the employee's policy.

### **RATE STRUCTURE**

Unisex Rates; Employee Issue Ages: 18-69, Family: Up to Age 69 on spouse and 25 on children if a full-time student in an accredited school. Issue Age is age of last birthday on the day policy is issued.

### **PRE-EXISTING CONDITIONS**

Assurity will not pay any benefits for loss caused by a pre-existing condition during the first two years (**one year in NC and SC**) following the Issue Date. Loss due to such conditions will be payable unless specifically excluded from coverage after this two year (**one year in NC and SC**) period.

A pre-existing condition is defined as cancer or a specified disease which first manifests itself within five years (**two years in NC**) prior to the issue date for each insured. Conditions which are fully disclosed to Assurity on the application and are not excluded or limited by Assurity are not considered pre-existing conditions. In GA, the policy does not contain a definition for pre-existing condition. In NC, pre-existing conditions for insureds age 65 or older shall include only conditions specifically excluded by rider.

### **ISSUE AGE**

The Assurity cancer policy is available for persons ages 18-69, including spouses. The issue age of children is 15 days through 18 years of age. The coverage is continued up to age 25 if the child is a fulltime student in an accredited school.

**Policy will pay the following specified benefits based on policy provisions:**

### **Hospital Indemnity**

Assurity will pay you benefits for each day while the Insured is confined in the hospital for cancer or certain other specified diseases for the first 75 days of each period of confinement. There are three options for the daily benefit amount: \$150, \$250, and \$350.

### **Prescription Drugs and Medicines**

Assurity will pay the actual charges, up to 25% of the Daily Hospital Confinement benefit shown on the policy schedule per day for the hospital charges for the prescribed drugs and medicines taken during hospital confinement for an insured person. This benefit is limited to the first 75 days for each period of confinement.

### **Surgical Benefit**

Assurity will pay up to \$7,500 for the actual charges made by a surgeon for a surgery in or out of a hospital up to the maximum amount shown in the Surgical Benefits Schedule. For operations not listed, a comparable reasonable benefit will be paid. Surgical procedures performed through the same incision or in the same body opening will be considered one operation.

### **Anesthesia**

Assurity will pay up to 25% of the amount payable under the Surgical Benefit for the administration of an anesthetic for an insured person. This amount does not apply to skin cancer operations. Assurity will pay the actual charges up to \$50 per skin cancer operation.

### **Additional Surgical Opinions**

Assurity will pay up to \$150 for a second opinion. If the second opinion differs from the first, pays up to \$150 for a third opinion.

### **Artificial Limb and Prosthesis**

The policy pays actual charges for artificial limb or reconstructive procedure to affix or implant it up to a 2,000 lifetime maximum per Insured.

### **Attending Physician**

The policy pays actual charges up to \$35 per day for in-hospital physician's visits, other than surgeon charges.

### **Private Duty Nurse**

The policy pays actual charges up to \$150 per day while confined in the hospital when authorized by a physician when a Private Nurse is required.

### **Radiation, Radio-Active Isotopes Therapy, Chemotherapy or Immunotherapy**

Assurity will pay 50% of the actual charges up to the monthly maximum and lifetime maximum shown in the Policy Schedule for the following treatment techniques, provided they are used for the purpose of modification or destruction of cancerous tissue. Benefits will also be provided for immunotherapy when used for treatment of covered specified diseases. •teleradio therapy using either natural or artificial propagated radiation. This includes actual charges for radiation treatment delivery only. It does not include charges for clinical treatment planning, clinical treatment management, medical radiation physics, dosiMetry, treatment devices or special services; •interstitial or intracavity application of radium or radioisotopes in sealed or non-sealed sources;

•chemical substances and their administration including hormonal therapy. This includes the actual charges for only those chemical substances which modify or destroy cancerous tissue, and does not include other drugs or medicines given in conjunction with this treatment; •antigenic preparations of immunosuppressive techniques.

#### **Experimental Treatment**

Assurity pays the actual charges incurred up to \$25,000 per calendar year for experimental treatment, except for experimental bone marrow transplants for an insured person. This benefit is in lieu of all other benefits under this policy for the same treatment.

#### **Physical and Speech Therapy**

The policy pays the actual charges up to \$25 per therapy session up to a lifetime maximum of \$1,000.

#### **Extended Care Facility**

The policy pays up to \$60 per day for confinement in an extended care facility. Confinement must be recommended by a physician and begin within 14 days following a covered hospital stay. Benefits are limited to the number of days of the prior hospital confinement.

#### **Bone Marrow Transplant for Cancer**

The policy pays actual charges up to a lifetime maximum of \$25,000 for bone marrow transplants or other forms of stem cell rescue and all related services or supplies. This benefit is payable in lieu of any other benefits payable under this policy, except Transportation and Lodging for Bone Marrow Donors.

#### **Transportation and Lodging for Bone Marrow Donors**

The policy pays (a) actual charges up to \$2,500 for medical expenses for a donor when directly related to such a transplant, (b) pays actual charges for a round trip coach fare on a common carrier or a personal automobile allowance of 50 cents per mile in excess of 50 miles one-way to the city where the transplant is performed, up to 700 miles round trip, and (c) pays actual charges up to \$50 per day for lodging and meal expenses when donor stays at a hotel, motel or other accommodations acceptable to Assurity when the donor is asked to remain near the hospital. This payment is in lieu of any other benefit payable under this policy when the donor is a person insured under this policy.

#### **Transportation for Non-local Treatment Which Requires Hospital Confinement**

For covered treatment, the policy pays (a) actual charges for non-local round trip charges by common carrier to the nearest hospital that provides the prescribed treatment or (b) 50 cents per mile for personal automobile expenses in excess of 50 miles one way, up to 700 miles round trip. Transportation benefits will not be paid for periodic checkups or when receiving non-covered treatments.

### **Transportation and Lodging for Non-local Treatment Which Does Not Require Hospital Confinement**

For non-local covered treatment prescribed by the attending physician as medically necessary which is not available locally, Assurity will pay for an insured person:

- the actual charges for round trip coach fare on a common carrier to the facility that provides the prescribed treatment or 50 cents per mile for personal automobile expense in excess of 50 miles one way, not to exceed 700 miles round trip up to a maximum of \$1,500 per calendar year. Mileage will be measured from the insured person's residence to the nearest facility where the treatment is administered; and
- the actual charges up to \$50 per day for lodging and meal expenses incurred by an insured person when staying at a hotel, motel or other accommodations acceptable to Assurity. Benefits will be paid up to the number of days covered treatment is received.

### **Adult Companion Transportation and Lodging**

The policy pays the following expenses for one adult companion to be near the insured when the insured is confined in a nonlocal hospital for specialized covered treatment (a) up to a maximum of \$1,500 per calendar year for actual charges for non-local round trip coach fare by a common carrier to the nearest hospital that provides the prescribed treatment or 50 cents per mile for personal automobile expenses in excess of 50 miles one-way, up to 700 miles round trip and (b) pays actual charges up to \$50 per day for lodging and meal expenses when staying at a hotel, motel or other accommodation acceptable to Assurity, limited to the number of days of each confinement.

### **Outpatient Positive Diagnostic Test**

Assurity will pay up to \$250 for the actual charges incurred for the diagnostic test that leads to a positive diagnosis within 90 days of such test for an insured person. This benefit is not payable if the same cancer or specified disease recurs.

### **Outpatient Surgery Benefit**

Assurity will pay a benefit equal to the Daily Hospital Confinement benefit shown on the policy schedule for outpatient surgery in a hospital or ambulatory surgical center for an insured person. This benefit is not payable for surgery in a physician's office or clinic, and is not available for skin cancer treatment.

### **Skin Cancer**

The policy pays up to \$150 for actual charges for the removal of skin cancer when diagnosis is made by a physician, other than a legally qualified pathologist.

### **Ambulance**

The policy pays actual charges up to \$75 per trip to transfer an insured person to the hospital for confinement as an inpatient.

### **Hospice Care**

Assurity will pay the actual charges up to \$100 per day for care provided by a Hospice if the insured person has been diagnosed as terminally ill. This benefit is payable for confinement in a Hospice care center, including centers that are in designated areas of a Hospital, or in the insured person's home, limited to a policy maximum of \$7,500.

### **Government or Charity Hospital**

The policy pays \$200 per day for confinement in a government or charity hospital. Payment of this benefit is in lieu of all other policy benefits.

### **Blood and Blood Plasma**

The policy pays the actual charges for blood, blood plasma and platelets. Policy does not pay for blood that is donated or replaced.

### **Breast Cancer/Breast Reconstruction/Breast Prosthesis**

The policy pays a benefit equal to the daily hospital confinement benefit for a minimum of 48 hours of inpatient care following a mastectomy and for a minimum of 24 hours of inpatient care following a lymph node dissection for the treatment of breast cancer. Lifetime maximum of \$2,500 per breast. Assurity will pay the actual charges incurred for an external breast prosthesis or an internal breast prosthesis and the surgeon's fee for implantation for an insured person. For natural tissue breast reconstruction surgery, Assurity will pay the actual charges incurred with a lifetime maximum of \$2,500 per breast. Assurity will pay the actual charges for reconstructive surgery and any adjustments made to the nondiseased breast if performed within 24 months (five years in TN) of reconstruction of the diseased breast for an Insured Person.

### **Hairpiece Benefit**

The policy pays a one-time benefit of up to \$150 for a hairpiece when hair loss is a result of cancer treatment.

### **Cancer (Wellness) Screening Tests**

The policy pays the amount charged up to \$100 per calendar year for cancer screening test. Tests covered are:

- Mammography Screening
- Pap Smear (test only)
- CA125 (blood test for ovarian cancer)
- PSA (blood test for prostate cancer)
- Hemocult Stool Specimen
- Flexible Sigmoidoscopy
- CEA (blood test for colon cancer)
- Colonoscopy
- Chest X-ray
- Thermography
- Serum Protein Electrophoresis

### **Wellness Claims**

An employee can file a wellness claim by fax, call-in or mail. Employees can call Assurity to get a wellness claim form or download one from [www.markiiibrokerage.com/ashvillecityschoolsnc](http://www.markiiibrokerage.com/ashvillecityschoolsnc). Employees can also call in their wellness claim at (888)-358-8808 ext. 23. The call in service requires all the information on the wellness claim form. The wellness claim form must include the name and phone number of your physician. All claims are subject to verification.

**Home Health Care Services**

When services are provided by a licensed Home Health Care Agency, when prescribed by a physician, policy pays (a) up to \$60 per day for services provided at home, not to exceed 180 days per calendar year, (b) up to \$100 per day for Private Duty Nursing, not to exceed 15 days per calendar year, and (c) pays actual charges for a physician's visit up to \$40 per day not to exceed 15 days per calendar year. Care cannot be provided by a relative. This benefit is in lieu of all other benefits.

**Rental or Purchase of Durable Medical Equipment**

The policy pays the actual charges up to \$1,000 per calendar year for purchase or rental of (a) a respirator or similar medical device, (b) brace, (c) crutches, (d) hospital bed or (e) wheel chair.

**Professional Mental Health Consultation**

The policy pays actual charges up to \$50 per session not to exceed a lifetime maximum of \$250, when receiving treatment for cancer or a specified disease for which benefits are payable.

**Extended Benefits**

If a covered hospital confinement lasts for more than 75 consecutive days, policy pays usual and customary charges for hospital room and board, medicines, lab tests and other medically necessary hospital charges, up to \$1,000 per day beginning on the 76th day. Payable after the 75th day in lieu of all other policy benefits for the same time period.

**Waiver of Premium**

If while this policy is in force and before an insured person turns age 65, he or she becomes disabled due to cancer or a specified disease (as indicated on the Policy Schedule), and is receiving treatment for such cancer or specified disease for which benefits are payable under this policy and remains disabled for 90 consecutive days, Assurity will waive premiums starting with the first renewal premium following the 90-day period of disability. Assurity will waive premiums for as long as the insured person remains disabled. Premiums waived will be in accordance with the mode of payment in effect when treatment began.

**Specified Disease Benefits**

The benefits of the policy will be extended to pay for the loss that results from the following specified diseases:

- |                       |                              |
|-----------------------|------------------------------|
| Addison's Disease     | Myasthenia Gravis            |
| Botulism              | Osteomyelitis                |
| Brucellosis           | Polio                        |
| Budd-Chiari Syndrome  | Q Fever                      |
| Cystic Fibrosis       | Reye's Syndrome              |
| Diphtheria            | Rheumatic Fever              |
| Encephalitis          | Rocky Mountain Spotted Fever |
| Histoplasmosis        | Sickle Cell Anemia           |
| Legionnaires' Disease | Tay-Sachs Disease            |
| Lou Gehrig's Disease  | Tetanus                      |
| Lupus Erythematosus   | Trichinosis                  |

Malaria  
 Meningitis  
 Multiple Sclerosis  
 Muscular Dystrophy

Toxic Shock Syndrome  
 Tuberculosis  
 Typhoid Fever  
 Whooping Cough

**Cancer or other Specified Disease Claims**

You may file a claim for cancer or specified diseases by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity, or by downloading one from [www.markiiibrokerage.com/ashevillecityschoolsnc](http://www.markiiibrokerage.com/ashevillecityschoolsnc). Should you have any questions on how to file or submit a claim or regarding the Assurity Cancer Plan, please call (888) 358-8808 ext. 23.

**OPTIONAL RIDERS**

**Intensive Care Rider** – pays a **\$300 or \$600** daily benefit if an insured person is confined to a Hospital’s Intensive Care Unit, up to a maximum of 20 days per period of confinement.

**Internal Cancer First Occurrence Rider** -- pays **\$2,500 or \$5,000** the first time an insured is diagnosed as having internal cancer.

**First Hospital Admission Rider (AAW-DR236)** - This rider pays the benefit amount for an Insured Person’s First Hospital Confinement according to the schedule below. The benefit amount will be the amount next to the total number of days of the hospital confinement. Benefits for the rider will be limited to the First Hospital Confinement each policy year for each insured. (This includes one continuous Hospital Confinement or several Hospital Confinements for the same or a related cause, which are separated by no more than 90 days from the date of discharge.) This benefit amount is not a cumulative benefit and will not exceed \$5,000 for each Insured for each policy year.

| <b>Total Days of First Hospital Confinement</b> | <b>Benefit Amount</b> |
|---|-----------------------|
| One Day   | \$ 500.00             |
| Two Days  | \$1,000.00            |
| Three Days                                      | \$2,000.00            |
| Four Days                                       | \$3,000.00            |
| Five Days                                       | \$4,000.00            |
| Six Days  | \$5,000.00            |

*\*This rider is fully underwritten\**

| <b>First Hospital Admission Rider - cost of rider must be added to Cancer premiums.</b> |                               |
|---|-------------------------------|
| <b><u>Insured</u></b>   | <b><u>Monthly Premium</u></b> |
| Employee  | \$15.00                       |
| Employee & Spouse   | \$30.00                       |
| Employee & Children   | \$22.50                       |
| Employee & Family   | \$37.50                       |

## **LIMITATIONS AND EXCLUSIONS**

### **30-Day Waiting Period**

There is a 30-day waiting period during which no benefits will be paid during the first 30 days. Covered losses which manifest after the issue date will be payable starting on the 31st day.

### **Exclusions**

Assurity will not pay any Benefits for loss caused by or resulting from:

1. Injuries;
2. Sickness, illness or bodily infirmity resulting from anything other than Cancer or Specified Disease;
3. Any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by cancer or a specified disease or as a result of cancer or specified disease treatment (not applicable in SC);
4. Hospital confinement or expenses that are incurred prior to the Issue Date regardless of the date of positive diagnosis;
5. Experimental treatment, except as specifically provided in the experimental treatment benefit or bone marrow transplant benefit (Benefits for experimental treatment are limited to \$25,000 per calendar year. Benefits for bone marrow transplants are limited to a policy lifetime maximum of \$25,000. No other benefits are payable for such treatment.) In TN, benefits for experimental treatment will not be denied based solely on the fact that the insured was a participant in a clinical trial;
6. Care and/or treatment received outside the U.S. or its territories; or
7. Care, confinement and/or treatment in a government or charity hospital except as specifically provided in the government or charity hospital benefit.

Assurity Life Insurance Company

PO Box 82533, Lincoln, NE, 68501-2533

Assurity Customer Service: 1.866.289.7337

Website: [www.assurity.com](http://www.assurity.com)

To **Call** in a Wellness Claim: 1.888.358-8808 Ext. 23

To **Fax** in a Claim/Toll Free: 1.800.869-0368

Policy Form No. AAW-C120

Rider Form Nos. AAW-CR261, AAW-CR262, AAW-CR263, AAW-CR264

AAW-DR226

A536-0709



## Assurity Life Cancer & Specified Disease Plan- Monthly Rates

|  |               | \$150 Daily Benefit | \$250 Daily Benefit | \$350 Daily Benefit |
|--|---------------|---------------------|---------------------|---------------------|
| Base Policy<br>(\$10,000 per month/\$100,000 lifetime maximum)<br>(radiation/chemotherapy)                             | Individual    | \$20.92             | \$23.22             | \$25.52             |
|  | EE & Spouse   | \$32.04             | \$35.62             | \$39.19             |
|  | EE & Children | \$25.99             | \$28.60             | \$31.21             |
|  | Family        | \$37.11             | \$41.00             | \$44.88             |
| Base Policy with<br>Intensive Care Rider (\$300 daily benefit)   | Individual    | \$23.02             | \$25.32             | \$27.62             |
|  | EE & Spouse   | \$36.24             | \$39.82             | \$43.39             |
|  | EE & Children | \$29.29             | \$31.90             | \$34.51             |
|  | Family        | \$42.51             | \$46.40             | \$50.28             |
| Base Policy with<br>Intensive Care Rider (\$600 daily benefit)   | Individual    | \$25.12             | \$27.42             | \$29.72             |
|  | EE & Spouse   | \$40.44             | \$44.02             | \$47.59             |
|  | EE & Children | \$32.59             | \$35.20             | \$37.81             |
|  | Family        | \$47.91             | \$51.80             | \$55.68             |
| Base Policy with<br>First Occurrence Benefit Rider (\$2,500 benefit)   | Individual    | \$23.75             | \$26.05             | \$28.35             |
|  | EE & Spouse   | \$36.27             | \$39.85             | \$43.42             |
|  | EE & Children | \$29.41             | \$32.02             | \$34.63             |
|  | Family        | \$41.93             | \$45.82             | \$49.70             |
| Base Policy with<br>First Occurrence Benefit Rider (\$2,500 benefit)<br>and Intensive Care Rider (\$300 daily benefit) | Individual    | \$25.85             | \$28.15             | \$30.45             |
|  | EE & Spouse   | \$40.47             | \$44.05             | \$47.62             |
|  | EE & Children | \$32.71             | \$35.32             | \$37.93             |
|  | Family        | \$47.33             | \$51.22             | \$55.10             |
| Base Policy with<br>First Occurrence Benefit Rider (\$2,500 benefit)<br>and Intensive Care Rider (\$600 daily benefit) | Individual    | \$27.95             | \$30.25             | \$32.55             |
|  | EE & Spouse   | \$44.67             | \$48.25             | \$51.82             |
|  | EE & Children | \$36.01             | \$38.62             | \$41.23             |
|  | Family        | \$52.73             | \$56.62             | \$60.50             |
| Base Policy with<br>First Occurrence Benefit Rider (\$5,000 benefit)   | Individual    | \$26.58             | \$28.88             | \$31.18             |
|  | EE & Spouse   | \$40.50             | \$44.08             | \$47.65             |
|  | EE & Children | \$32.83             | \$35.44             | \$38.05             |
|  | Family        | \$46.75             | \$50.64             | \$54.52             |
| Base Policy with<br>First Occurrence Benefit Rider (\$5,000 benefit)<br>and Intensive Care Rider (\$300 daily benefit) | Individual    | \$28.68             | \$30.98             | \$33.28             |
|  | EE & Spouse   | \$44.70             | \$48.28             | \$51.85             |
|  | EE & Children | \$36.13             | \$38.74             | \$41.35             |
|  | Family        | \$52.15             | \$56.04             | \$59.92             |
| Base Policy with<br>First Occurrence Benefit Rider (\$5,000 benefit)<br>and Intensive Care Rider (\$600 daily benefit) | Individual    | \$30.78             | \$33.08             | \$35.38             |
|  | EE & Spouse   | \$48.90             | \$52.48             | \$56.05             |
|  | EE & Children | \$39.43             | \$42.04             | \$44.65             |
|  | Family        | \$57.55             | \$61.44             | \$65.32             |

