

Cancer and Specified Disease Plan

Plan Benefits

- First Occurrence
- Hospital Confinement
- Experimental Treatment
- Radiation and Chemotherapy
- Immunotherapy
- Cancer Screening Wellness
- Plus . . . much more

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: *Assurity's Cancer & Specified Disease 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.* :
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Basic Benefits

Provides medical expense benefits caused by cancer and certain other specified diseases by rider for the employee, spouse and covered children with continuous benefit and premium period 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.

Underwriting

Pre-existing conditions are not covered during the first 2 years the policy is in force. Persons with previous history of cancer will be excluded unless added by rider for those with simple skin cancers. Additional question regarding diagnostic tests that have been completed within last 30 days or are scheduled to be performed is also asked. No benefits will be paid during a 30-day waiting period. Conditions that manifest after the policy date will be payable beginning on the 31st day.

Definition of manifested: "Symptoms or visible indications that would put an ordinary prudent person on notice that diagnosis, care or treatment by a medical professional should be sought."

Policy will pay the following specified benefits for each unit for a covered injury:

Hospital Indemnity

Pays benefits each day while confined in the hospital for cancer or certain other specified disease 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

Pays actual charges up to 25% of daily hospital confinement benefit for the first 75 days of hospital confinement.

Surgical Benefit

Pays up to \$7,500 for actual charges made by surgeon as shown in Surgical Table in policy.

Anesthesia

Pays up to 25% of the amount payable under the Surgical Benefit. Limit of \$50 per skin cancer operation.

Additional Surgical Opinions

Pays up to \$150 for a second opinion. If the second opinion differs from the first, up to \$150 for a third opinion.

Artificial Limb and Prosthesis

Pays actual charges for prosthesis and reconstructive procedure to affix or implant it up to \$2,000 lifetime maximum.

Attending Physician

Pays actual charges up to \$35 per day for in-hospital physician's visits.

Private Duty Nurse

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, Chemotherapy or Immunotherapy

Pays 50% of actual charges for treatments up to \$10,000 per month with a lifetime maximum of \$100,000.

Experimental Treatment

Pays the actual charges up to \$25,000 per calendar year for such treatment received in the United States or its territories, except for experimental bone marrow transplants.

Physical and Speech Therapy

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

Extended Care Facility

Pays up to \$60 per day for confinement in such a 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

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. 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

Pays (a) actual charges up to \$2,500 for medical expenses 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 has 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

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 for Non-local Treatment Which Does Not Require Hospital Confinement

Pays (a) 50 cents per mile for personal automobile expenses in excess of 50 miles one way, up to 700 miles round trip with a maximum of \$1,500 per calendar year, (b) pays actual charges for 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.

Adult Companion Transportation and Lodging

Pays the following expenses for one adult companion to be near insured when insured is confined in a non-local hospital (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 limited to the number of days of each confinement.

Outpatient Positive Diagnostic Testing

Pays actual charges up to \$250 for the diagnostic test that leads to a positive diagnosis within 90 days of the test.

Outpatient Surgery

Pays a benefit equal to the daily hospital confinement benefit for outpatient surgery in a hospital or ambulatory surgical center.

Skin Cancer

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

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

Hospice

Pays actual charges up to \$100 per day up to a lifetime maximum of \$7,500.

Government or Charity Hospital

Pays actual charges up to \$200 per day for confinement in a government or charity hospital. Payment is in lieu of all other policy benefits.

Blood and Blood Plasma

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

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 following a lymph node dissection for the treatment of breast cancer. Lifetime maximum of \$2,500 per breast.

Cancer (Wellness) Screening Tests

Pays a scheduled amount up to \$100 per 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

Home Health Care Services

When services are provided by a Home Health Care Agency, 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. Benefits herein are not payable under provisions of this policy.

Hairpiece Benefit

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

Rental or Purchase of Durable Medical Equipment

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

Professional Mental Health Consultation

Pays actual charges up to \$50 per session not to exceed a lifetime maximum of \$250.

Extended Benefits

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

Waiver of Premium

Premiums of the insured person will be waived while that person is receiving treatment for cancer or specified disease for which benefits are payable.

Issue Age

The Assurity cancer plan 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 full-time student in an accredited school.

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	Toxic Shock Syndrome
Meningitis	Tuberculosis
Multiple Sclerosis	Typhoid Fever
Muscular Dystrophy	Whooping Cough

Intensive Care Rider

Provides a Daily Benefit (you choose \$300 or \$600) 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.

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 the website: www.markiibrokerage.com/johnsoncityschoolstn. If a bill is not included with the claim form, a scheduled amount will be paid. (Scheduled amounts are listed on the claim form). Employees can also call in their wellness claim at **(888) 358-8808 x23**.

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 seeing someone in your Payroll Department. Should you have any questions on how to file or submit a claim, or regarding the Assurity Cancer Plan, please call **(888) 358-8808 x23**.

Pre-Existing Conditions

Assurity will not pay any Benefits for loss caused by a Pre-Existing Condition during the first year following the Issue Date; however, loss due to such conditions will be payable unless specifically excluded from coverage after such 2 year period.

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.

**Assurity Life Insurance Company
PO Box 82533
Lincoln, NE 68501-0926**

Website: www.assurityatwork.com



**Assurity Customer Service: (866) 289-7337
To Call in a Wellness Claim: (888) 358-8808 x23
To Fax in a Wellness Claim (Toll Free): (800) 869-0368**

Cancer & Specified Disease Plan Tenthly Rates

Assurity Life Cancer & Specified Disease Plan				
		\$150 Daily Benefit	\$250 Daily Benefit	\$350 Daily Benefit
Base Policy (\$10,000 per month/\$100,000 lifetime maximum) (radiation/chemotherapy)	Individual	\$25.10	\$27.86	\$30.62
	EE & Spouse	\$38.45	\$42.74	\$47.03
	EE & Children	\$31.19	\$34.32	\$37.45
	Family	\$44.53	\$49.20	\$53.86
Base Policy with Intensive Care Rider (\$300 daily benefit)	Individual	\$27.62	\$30.38	\$33.14
	EE & Spouse	\$43.49	\$47.78	\$52.07
	EE & Children	\$35.15	\$38.28	\$41.41
	Family	\$51.01	\$55.68	\$60.34
Base Policy with Intensive Care Rider (\$600 daily benefit)	Individual	\$30.14	\$32.90	\$35.66
	EE & Spouse	\$48.53	\$52.82	\$57.11
	EE & Children	\$39.11	\$42.24	\$45.37
	Family	\$57.49	\$62.16	\$66.82
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit)	Individual	\$28.50	\$31.26	\$34.02
	EE & Spouse	\$43.52	\$47.82	\$52.10
	EE & Children	\$35.29	\$38.42	\$41.56
	Family	\$50.32	\$54.98	\$59.64
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit) and Intensive Care Rider (\$300 daily benefit)	Individual	\$31.02	\$33.78	\$36.54
	EE & Spouse	\$48.56	\$52.86	\$57.14
	EE & Children	\$39.25	\$42.38	\$45.52
	Family	\$56.80	\$61.46	\$66.12
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit) and Intensive Care Rider (\$600 daily benefit)	Individual	\$33.54	\$36.30	\$39.06
	EE & Spouse	\$53.60	\$57.90	\$62.18
	EE & Children	\$43.21	\$46.34	\$49.48
	Family	\$63.28	\$67.94	\$72.60
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit)	Individual	\$31.90	\$34.66	\$37.42
	EE & Spouse	\$48.60	\$52.90	\$57.18
	EE & Children	\$39.40	\$42.53	\$45.66
	Family	\$56.10	\$60.77	\$65.42
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit) and Intensive Care Rider (\$300 daily benefit)	Individual	\$34.42	\$37.18	\$39.94
	EE & Spouse	\$53.64	\$57.94	\$62.22
	EE & Children	\$43.36	\$46.49	\$49.62
	Family	\$62.58	\$67.25	\$71.90
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit) and Intensive Care Rider (\$600 daily benefit)	Individual	\$36.94	\$39.70	\$42.46
	EE & Spouse	\$58.68	\$62.98	\$67.26
	EE & Children	\$47.32	\$50.45	\$53.58
	Family	\$69.06	\$73.73	\$78.38

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