

Cancer Insurance

Level 3 Benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

| BENEFIT DESCRIPTION | BENEFIT AMOUNT |
|---|--|
| Air ambulance Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i> | \$2,000 per trip |
| Ambulance Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i> | \$250 per trip |
| Anesthesia Administered during a surgical procedure for cancer treatment | |
| ■ General anesthesia ■ Local anesthesia..... | 25% of surgical procedures benefit \$40 per procedure |
| Anti-nausea medication Doctor-prescribed medication for radiation or chemotherapy <i>[\$200 monthly max.]</i> | \$50 per day administered or per prescription filled |
| Blood/plasma/platelets/immunoglobulins A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i> | \$175 per day |
| Bone marrow donor screening Testing in connection with being a potential donor <i>[once per lifetime]</i> | \$50 |
| Bone marrow or peripheral stem cell donation Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i> | \$750 |
| Bone marrow or peripheral stem cell transplant Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i> | \$7,000 per transplant |
| Cancer vaccine An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i> | \$50 |
| Companion transportation Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment <i>[up to \$1,200 per round trip]</i> | \$0.50 per mile |
| Egg(s) extraction or harvesting/sperm collection and storage Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i> | |
| ■ Egg(s) extraction or harvesting/sperm collection ■ Egg(s) or sperm storage (cryopreservation) | \$1,000 \$350 |
| Experimental treatment Hospital, medical or surgical care for cancer <i>[\$15,000 lifetime max.]</i> | \$300 per day |
| Family care Inpatient or outpatient treatment for a covered dependent child <i>[\$2,500 calendar year max.]</i> | \$50 per day |
| Hair/external breast/voice box prosthesis Prosthesis needed as a direct result of cancer | \$350 per calendar year |
| Home health care services Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment <i>[up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater]</i> | \$100 per day |
| Hospice (initial or daily care) An initial, one-time benefit and a daily benefit for treatment <i>[\$15,000 lifetime max. for both]</i> | |
| ■ Initial hospice care <i>[once per lifetime]</i> ■ Daily hospice care | \$1,000 \$50 per day |

BENEFIT DESCRIPTION

BENEFIT AMOUNT

Hospital confinement

Hospital stay (including intensive care) required for cancer treatment

- 30 days or less \$250 per day
- 31 days or more \$500 per day

Lodging \$75 per day

Hotel/motel expenses when being treated for cancer more than 50 miles from home
[70-day calendar year max.]

Medical imaging studies \$175 per study

Specific studies for cancer treatment [\$350 calendar year max.]

Outpatient surgical center \$300 per day

Surgery at an outpatient center for cancer treatment [\$900 calendar year max.]

Private full-time nursing services \$125 per day

Services while hospital confined other than those regularly furnished by the hospital

Prosthetic device/artificial limb \$2,000 per device or limb

A surgical implant needed because of cancer surgery [payable one per site, \$4,000 lifetime max.]

Radiation/chemotherapy

Weekly benefit [max. once per week]

- Injected chemotherapy by medical personnel \$750
- Radiation delivered by medical personnel \$750

Monthly chemotherapy benefit [max. once per month]

- Self-injected \$300
- Pump \$300
- Topical \$300
- Oral hormonal [1-24 months] \$300
- Oral hormonal [25+ months] \$150
- Oral non-hormonal \$300

Reconstructive surgery \$60 per surgical unit

A surgery to reconstruct anatomic defects that result from cancer treatment
[up to \$3,000 per procedure, including 25% for general anesthesia]

Second medical opinion \$300

A second physician's opinion on cancer surgery or treatment [once per lifetime]

Skilled nursing care facility \$100 per day

Confinement to a covered facility after hospital release [up to the number of days paid for hospital confinement]

Skin cancer initial diagnosis \$400

A skin cancer diagnosis while the policy is in force [once per lifetime]

Supportive or protective care drugs and colony stimulating factors \$150 per day

Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments
[\$1,200 calendar year max.]

Surgical procedures \$60 per surgical unit

Inpatient or outpatient surgery for cancer treatment [\$5,000 max. per procedure]

Transportation \$0.50 per mile

Travel expenses when being treated for cancer more than 50 miles from home
[up to \$1,200 per round trip]

Waiver of premium Is available

No premiums due if the named insured is disabled longer than 90 consecutive days

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. Coverage may vary by state and may not be available in all states. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy form CanAssist (including state abbreviations where used, for example: CanAssist-TX). This chart is not complete without form number 101481.



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To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information,
talk with your
benefits counselor.

Part One: Cancer Wellness/Health Screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

Cancer Wellness Tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 [blood test for breast cancer]
- CA 125 [blood test for ovarian cancer]
- CEA [blood test for colon cancer]
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA [blood test for prostate cancer]
- Serum protein electrophoresis [blood test for myeloma]
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Health Screening Tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram [ECHO]
- Electrocardiogram [EKG, ECG]
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

Part Two: Cancer Wellness — Additional Invasive Diagnostic Test or Surgical Procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in Part One. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.

The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist (and state abbreviations where applicable – for example: CanAssist-TX).