



Cancer Care Protector

Combined Insurance's Cancer Care Protector—a good decision.

This policy provides cash benefits which can be used to help pay the out-of-pocket costs associated with cancer treatment and recovery.

The Cancer Care Protector benefits are payable directly to you (or someone you designate), regardless of any other insurance coverage you may have. This policy can provide benefits that can be used any way you choose. The coverage is portable, which means if you change employers you can keep your coverage without interruption.

Below is a summary of the benefits provided by the Cancer Care Protector.

Features and Benefits

	Preferred	Choice	Standard
Hospital stays (as an inpatient for covered cancer treatment)	1-60 days, \$600 per day 61-120 days, \$800 per day Over 120 days, \$1,000 per day	1-60 days, \$450 per day 61-120 days, \$600 per day Over 120 days, \$750 per day	1-60 days, \$300 per day 61-120 days, \$400 per day Over 120 days, \$500 per day
Intensive care (maximum of 100 days per confinement)	1-60 days, \$600 per day 61-100 days, \$800 per day	1-60 days, \$450 per day 61-100 days, \$600 per day	1-60 days, \$300 per day 61-100 days, \$400 per day
Surgery and anesthesia ¹ (excluding skin cancer*)	Surgery, up to \$5,000 Anesthesia 20% of surgical benefit	Surgery, up to \$3,750 Anesthesia 20% of surgical benefit	Surgery, up to \$2,500 Anesthesia 20% of surgical benefit
Radiation and chemotherapy ²	\$500 per treatment Additional \$300 per day for outpatient treatment** lifetime maximum \$30,000	\$375 per treatment Additional \$225 per day for outpatient treatment** lifetime maximum \$22,500	\$250 per treatment Additional \$150 per day for outpatient treatment** lifetime maximum \$15,000
Preventative care	\$120 for a cancer screening at the end of every two years the policy is in force	\$90 for a cancer screening at the end of every two years the policy is in force	\$60 for a cancer screening at the end of every two years the policy is in force
Family support- first diagnosis (payable only once per covered person)	\$4,000 for the first covered cancer diagnosis ³	\$3,000 for the first covered cancer diagnosis ³	\$2,000 for the first covered cancer diagnosis ³
Physician's hospital visits ⁴	\$100 per day	\$75 per day	\$50 per day
Inpatient private duty nursing ⁴	\$100 per day	\$75 per day	\$50 per day
Prescription drugs while hospital confined ⁴ (excluding drugs considered chemotherapy)	\$50 per day	\$37.50 per day	\$25 per day
Blood and blood plasma ⁴	\$250 per day	\$187.50 per day	\$125 per day
Ground Ambulance ⁴ (maximum of 2 trips per confinement)	Up to \$250 per trip	Up to \$187.50 per trip	Up to \$125 per trip
Airplane ⁴ (limited to 1 round-trip coach ticket)	Up to \$1,600	Up to \$1,200	Up to \$800

¹ One Surgical Benefit will be paid per operation, except as outlined in the policy. Anesthetic must be administered by an anesthetist during a covered cancer operation. For specific benefit amounts by type of surgery, see the Benefits Schedule in the policy.

² For each treatment you receive under the direct supervision of a medical professional at a physician's office, clinic or hospital, up to a maximum lifetime benefit of 365 treatments.

³ If diagnosed with cancer (excluding Skin Cancer, Carcinoma In-Situ or Stage A T1 Prostate Cancer) during the Waiting Period, which is the first 30 days after the policy is issued, and elect to keep the policy in force, the benefit payable will be limited to 20% of the amount listed above for the plan you select and will be payable at the end of the first year of coverage.

⁴ These additional benefits are subject to an aggregate maximum lifetime benefit of \$20,000 on the Preferred Plan, \$15,000 on the Choice Plan and \$10,000 on the Standard Plan. There is no lifetime maximum for blood and blood plasma in the treatment of leukemia.

* For Skin Cancer surgery we will pay \$250 or 50% of the hospital confinement benefit, whichever is greater.

** For each outpatient visit where you receive a prescription for Oral Chemotherapy and/or a Chemotherapy Infusion Pump.