

Cancer

INSURANCE



SUPPLEMENTAL CANCER INSURANCE

**Standard Life and Accident
Insurance Company**

Cancer Insurance

Did You Know?

Cancer Facts.

Every year cancer affects more and more people. For young and old alike, the disease knows no boundaries and the cost of treatment continues to rise. According to The National Institutes of Health, **in 2010, the overall costs of cancer were estimated at a \$263.8 billion**, which includes a staggering **\$102.8 billion for direct medical costs.**¹

- About 1,529,560 new cancer cases were expected to be diagnosed in 2010.¹
- Over a lifetime, nearly 50% of men will be diagnosed with some form of cancer.²
- The lifetime risk to women is more than 1-in-3.¹
- Cancer remains the second leading cause of death in the United States.²
- The 5-year relative survival rate for all cancers is 68%, up from 50% in the 1970s.¹
- About 78% of all cancers are diagnosed in persons 55 years and older.¹

Costs Generally Not Covered By Your Primary Health Insurance

- Insurance Co-payments and Deductibles
- Experimental Treatment
- Loss of Income
- Treatment-related Travel and Lodging Expenses



"How will I pay my mortgage?"

"If I get treatment, can I afford my car payment?"

"My budget is already stretched. Now I need extra childcare."

At **Standard Life and Accident Insurance Company** (Standard Life), we know that cancer treatment is expensive and peace of mind plays an important role in a patient's recovery. That's why we have developed our **Cancer Insurance** plans. You concentrate on winning the battle against cancer, and let us help you with some of the costs.

Cancer Insurance Summary of Benefits

BENEFIT DESCRIPTION	PLAN 1	PLAN 2	PLAN 3
Annual Cancer Screening Benefit (Rider)	Actual charge up to \$50 per calendar year	Actual charge up to \$50 per calendar year	Actual charge up to \$100 per calendar year
Annual Radiation Treatment, Chemotherapy, Immunotherapy and Experimental Treatment Benefit (Rider)	Actual charge up to \$10,000 per calendar year	Actual charge up to \$15,000 per calendar year	Actual charge up to \$20,000 per calendar year
Daily Hospital Confinement Benefit (Rider)	\$100 first 30 days \$200 31+ days	\$200 first 30 days \$400 31+ days	\$300 first 30 days \$600 31+ days
First Occurrence Benefit (Rider)	\$1,000 per lifetime	\$2,500 per lifetime	\$5,000 per lifetime
First Occurrence Building Benefit (Rider)	\$200 per calendar year	\$400 per calendar year	\$600 per calendar year
Surgical Benefits (Rider) for other than Skin Cancer - Anesthesia	Up to \$2,500 30% of the amount paid for covered surgery	Up to \$3,000 30% of the amount paid for covered surgery	Up to \$4,000 30% of the amount paid for covered surgery
Ambulance Expense	Actual charge	Actual charge	Actual charge
Anti-Nausea Medication Expense	Actual charge up to \$150 per calendar month	Actual charge up to \$150 per calendar month	Actual charge up to \$150 per calendar month
Attending Physician Expense (Inpatient Only)	Actual charge up to \$40 per day	Actual charge up to \$40 per day	Actual charge up to \$40 per day
Blood, Plasma and Platelets Expense (Inpatient or Outpatient)	Actual charge up to \$300 per day	Actual charge up to \$300 per day	Actual charge up to \$300 per day
Bone Marrow Donor Expense	We will pay the Daily Hospital Confinement Benefit amount shown for each day the donor is confined in a hospital.	We will pay the Daily Hospital Confinement Benefit amount shown for each day the donor is confined in a hospital.	We will pay the Daily Hospital Confinement Benefit amount shown for each day the donor is confined in a hospital.
Bone Marrow or Stem Cell Transplant Expense	Actual charge for surgical and anesthesia procedures up to \$15,000 lifetime maximum	Actual charge for surgical and anesthesia procedures up to \$15,000 lifetime maximum	Actual charge for surgical and anesthesia procedures up to \$15,000 lifetime maximum
Colony Stimulating Factor or Immunoglobulin Expense	Actual charge up to \$1,000 per calendar month	Actual charge up to \$1,000 per calendar month	Actual charge up to \$1,000 per calendar month
Convalescent Care Facility Expense	Actual charge up to \$100 per day	Actual charge up to \$100 per day	Actual charge up to \$100 per day
Hairpiece Expense	Actual charge up to \$150 lifetime maximum	Actual charge up to \$150 lifetime maximum	Actual charge up to \$150 lifetime maximum

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<p>Home Health Care Expense</p> <ul style="list-style-type: none"> - Visits - Medicine and Supplies - Services of a Nutritionist 	<p>Actual charge up to \$75 per day up to 60 visits per calendar year</p> <p>Actual charge up to \$450 per calendar year</p> <p>Actual charge up to lifetime maximum of \$300</p>	<p>Actual charge up to \$75 per day up to 60 visits per calendar year</p> <p>Actual charge up to \$450 per calendar year</p> <p>Actual charge up to lifetime maximum of \$300</p>	<p>Actual charge up to \$75 per day up to 60 visits per calendar year</p> <p>Actual charge up to \$450 per calendar year</p> <p>Actual charge up to lifetime maximum of \$300</p>
<p>Hospice Care Expense</p>	<p>Actual charge up to \$100 per day up to 365 day maximum</p>	<p>Actual charge up to \$100 per day up to 365 day maximum</p>	<p>Actual charge up to \$100 per day up to 365 day maximum</p>
<p>Inpatient Oxygen Expense</p>	<p>Actual charge up to \$300 per hospital confinement</p>	<p>Actual charge up to \$300 per hospital confinement</p>	<p>Actual charge up to \$300 per hospital confinement</p>
<p>Lodging Expense</p>	<p>Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.</p>	<p>Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.</p>	<p>Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.</p>
<p>Medical Imaging, Treatment Planning and Monitoring Expense</p>	<p>Actual charge up to \$1,000 per calendar year</p>	<p>Actual charge up to \$1,000 per calendar year</p>	<p>Actual charge up to \$1,000 per calendar year</p>
<p>Mental Health Consultation</p>	<p>Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.</p>	<p>Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.</p>	<p>Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.</p>
<p>National Cancer Institute Cancer Evaluation / Consultation</p>	<p>If a Covered Person receives a positive diagnosis of cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750</p>	<p>If a Covered Person receives a positive diagnosis of cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750</p>	<p>If a Covered Person receives a positive diagnosis of cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750</p>
<p>Non-Local Transportation Expense</p>	<p>Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle</p>	<p>Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle</p>	<p>Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle</p>
<p>Outpatient Hospital or Ambulatory Surgical Center Expense</p>	<p>Actual charge up to \$350 per day</p>	<p>Actual charge up to \$350 per day</p>	<p>Actual charge up to \$350 per day</p>

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Physical / Speech / Audio Therapy Expense	Actual charge up to \$25 per therapy session. Limited to \$1,000 per calendar year.	Actual charge up to \$25 per therapy session. Limited to \$1,000 per calendar year.	Actual charge up to \$25 per therapy session. Limited to \$1,000 per calendar year.
Positive Diagnosis	Actual charge up to \$300 per calendar year for one test	Actual charge up to \$300 per calendar year for one test	Actual charge up to \$300 per calendar year for one test
Private Duty Nurse Expense (Inpatient or Outpatient)	Actual charge up to \$150 per day	Actual charge up to \$150 per day	Actual charge up to \$150 per day
Prosthesis Expense - Surgical Implantation - Non-Surgical	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000. Actual charge up to \$2,000 lifetime maximum per device	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000. Actual charge up to \$2,000 lifetime maximum per device	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000. Actual charge up to \$2,000 lifetime maximum per device
Rental or Purchase of Medical Equipment Expense	Actual charge up to \$1,500 per calendar year	Actual charge up to \$1,500 per calendar year	Actual charge up to \$1,500 per calendar year
Second and Third Surgical Opinion Expense	Actual charge for a second surgical opinion. If second opinion is in conflict with original, we will pay actual charge for third surgical opinion.	Actual charge for a second surgical opinion. If second opinion is in conflict with original, we will pay actual charge for third surgical opinion.	Actual charge for a second surgical opinion. If second opinion is in conflict with original, we will pay actual charge for third surgical opinion.
Tutorial	Actual charge up to \$20 per each one-hour session. Limited to lifetime maximum of 50 one-hour sessions	Actual charge up to \$20 per each one-hour session. Limited to lifetime maximum of 50 one-hour sessions	Actual charge up to \$20 per each one-hour session. Limited to lifetime maximum of 50 one-hour sessions
Waiver of Premium	Premium waived after 60 days of Insured's continuous total disability due to cancer	Premium waived after 60 days of Insured's continuous total disability due to cancer	Premium waived after 60 days of Insured's continuous total disability due to cancer
Wheelchair Accessible Home Modifications	Actual charge up to a lifetime maximum of \$1,000 for bathroom or door modification which is required for wheelchair access	Actual charge up to a lifetime maximum of \$1,000 for bathroom or door modification which is required for wheelchair access	Actual charge up to a lifetime maximum of \$1,000 for bathroom or door modification which is required for wheelchair access

Cancer Insurance Optional Rider (available at additional cost)

RIDER DESCRIPTION

<p>Specified Disease Benefit (Rider)</p> <p>We will pay the Hospital Admission Benefit amount shown on the Policy schedule when a Covered Person is confined to a hospital for 12 or more hours as a result of receiving treatment for a listed specified disease.</p> <p>a. Hospital Admission Benefit: We will pay the Hospital Admission Benefit amount shown on the Policy schedule when a Covered Person is confined to a Hospital for 12 or more hours as a result of receiving treatment for a listed Specified Disease.</p> <p>b. Hospital Confinement Benefit: We will pay the Hospital Confinement Benefit amount shown on the Policy schedule per day when a Covered Person is hospitalized during any continuous period of 30 days or less for the treatment of a covered Specified Disease.</p>	<p>\$1,500, \$3,000 or \$4,500</p>
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“...let us help you with some of the costs.”

The Nickels and Dimes Add Up

As with any medical treatment program, there are often many incidental out-of-pocket costs involved. And if you've ever been faced with excess uncovered charges from a medical bill, you'll understand the need for supplemental coverage. Supplemental policies can provide a measure of protection and peace of mind when it is most needed.

Out-of-pocket costs may include **deductibles** and **co-payments**, the **cost of transportation** for the patient and family members, and **hotel expenses** during treatment. In addition, **daily living expenses continue** even though there may be a **loss of income** while the patient is undergoing treatment. While individually these costs may seem mundane, when taken together as uncovered expenses, the financial output can quickly add up. On average, **few household budgets are adequately equipped to handle these expenses** and most insurance plans do not cover 100 percent of all costs incurred. This is where Cancer Insurance comes in.

We Can Help You Handle the Out-of-Pocket Costs

- **Standard Life Cancer Insurance** is a versatile plan that works with your lifestyle
 - choose the amount of coverage you want
- **Standard Life Cancer Insurance** pays benefits in addition to any other coverage you may have
- **Standard Life Cancer Insurance** benefits may be used in any way you choose
 - benefits can be used for other coverage deductibles and co-payments
 - benefits can be used for miscellaneous living expenses
- **Standard Life Cancer Insurance** does not coordinate benefits
 - it will pay any benefits due under the policy even if that same expenditure is reimbursed under a separate policy

At **Standard Life and Accident Insurance Company**, we want to help you ease the financial burden of medical treatment. You concentrate on winning the battle against cancer, and let us give you one less thing to be concerned about.

THIS POLICY PROVIDES LIMITED BENEFITS.

This is a cancer only policy. Benefits are limited to the amounts specified in the policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the Company. Policy Form Series SL-CAN-P-2014. This product is not available in all states and benefits may vary.

¹ American Cancer Society, *Cancer Facts and Figures 2010*

² AFP. "US 'winning battles but still fighting war on cancer'". *Yahoo News*. 17 March. 2010 <<http://sg.news.yahoo.com/afp/20100317/tts-health-us-cancer-media-972e412.html>>.

If you have a smart phone, scan this QR code to watch a short informative video about our cancer coverage. To download a free QR code scanner, go to getscanlife.com or visit your app store.



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