

Why gamble?

Cancer will strike 3 of every 4 families*

CANCER IS WIDESPREAD AMONG CHILDREN:

- Cancer is the leading killer disease between the ages 2 and 14

WOMEN:

- 515,000 women will develop cancer this year
- 43,900 women will die this year of breast cancer

MEN:

- 93,000 men will die this year of lung cancer

*Source: 1989 Cancer Facts and Figures American Cancer Society (Use of this information does not imply endorsement)

FRANCHISE: Cancer Policy No. 61-6, Optional Hospital Intensive Care Rider Form No. R41-6 / 08-8

CANCER IS GETTING MORE COSTLY

Americans spent for the direct cost of cancer treatment during:

1980 — approximately \$10.8 Billion

1985 — approximately \$21.8 Billion

A study of the Blue Cross and Blue Shield Association estimates that the average American who died in 1985 ran up more than \$43,000 in medical bills during the

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CANCER COVERAGE

All of these benefits are available in your Professional Policy and will pay in addition to all other insurance.

Additional Benefit:

An additional payment of 20% of benefits payable under this Policy, shall be made to the insured.

Lifetime Maximum Benefits (if any) Per Insured

Hospital Expense**

Daily Indemnity of \$200.00/day for the first 3 days, \$50.00/day for the next 29 days. Excludes hospital confinement -

UNLIMITED

Drugs and Medicine

UNLIMITED

Surgical Benefits

No limit on number of Surgical Procedures

Anesthetics

Not to exceed \$10.00 per operation, \$200.00 per hospital confinement

UNLIMITED

X-Ray & Radium Therapy, Radio Active Isotopes & Chemo Therapy

Usual and customary charges (This does not include diagnostic X-Ray or other diagnostic procedures, laboratory tests, and the cost of chemotherapy)

Graduate Nursing Benefits

Payable for service of R.N. or L.P.N. while hospitalized and when required and authorized by the attending physician, not to exceed \$10.00 per day

UNLIMITED

Blood & Plasma

Usual and customary charges, (no maximum limit for leukemia)

\$600.00 Per Insured

Ambulance

Not to exceed \$100.00 per hospital confinement

UNLIMITED

Transportation Expense

Regular airline or railroad fare when required and authorized by the attending physician for hospital confinement

\$1,000.00

Extended Benefit

Pays 100% of the actual charges made by the hospital for care and treatment beginning on the ninety-first day of continuous confinement, not to exceed

\$10,000.00 per month

*Coverage will be issued as two separate policies

**Successive periods of hospital confinement will be considered a single confinement for less than 90 days out of the hospital

HOSPITAL INTENSIVE CARE RIDER*

(1 Unit of Rider Form No. R41-6/08-8)

Benefits & Coverage

Pays \$130.00 per day for HOSPITAL INTENSIVE CARE unit confinement

- Benefits are payable from the first day of confinement due to injury and from the second day of confinement thereafter.
- Pays benefits for up to 15 days of intensive care confinement in connection with any one hospital admission.
- If less than 30 days separate two periods of confinement, the second confinement will be considered a continuation of the initial confinement.
- Maximum benefits to one insured during his/her lifetime is \$10,000.00.
- Issued through age 59.
- Family coverage includes the spouse of the named insured and unmarried children under 21 years of age. (Insurance continued for handicapped dependents as provided by statute).

PREMIUMS

EMPLOYEE ONLY

ENTIRE FAMILY

2 Units Cancer

2 Units Cancer

1 Unit Intensive Care

1 Unit Intensive Care

*Not available in South Carolina and Tennessee.

RENEWABILITY

of the named Employer have premiums increased.

Cancer

This policy will terminate upon termination of employment with the Employer, except in the case of a heart condition or heart attack, 30 days after termination, without evidence of insurability.*

Intensive Care

If you discontinue your association with the Franchise Plan, you may continue this policy at the proper individual rate. The acceptance of any renewal premium thereafter is at the option of the Company.

This policy is non-renewable if:

- all policies of this form number on employees of the named employer are not renewed;
- you attain age 65, or become eligible for Medicare, whichever first happens.

LIMITATIONS AND EXCLUSIONS

Cancer

This policy does not provide any benefits for any loss resulting from any disease, ailment, illness, condition or impairment except Cancer. Also, the Policy does not provide benefits for any Cancer which is diagnosed for the first time prior to the Date of Issue or any recurrence of Cancer which is pathologically related to such previous Cancer, subject to Time Limit on Certain Defenses.

Family Relief Insured, spouse and all unmarried dependent children under 21 years (by paying the adult premium).

Newborn children are automatically included at birth on a Family Policy.

Intensive Care

Subject to the provision entitled "Time Limit on Certain Defenses," this Rider will not pay for intensive care confinements where the cause for such confinement is a heart condition or aggravated by a heart condition and the Insured or family unit member: