

Resolutions

CANCER INSURANCE



SUPPLEMENTAL CANCER INSURANCE

**Standard Life and Accident
Insurance Company**

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

“...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 **Resolutions** Cancer Insurance comes in.

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

- **Resolutions** Cancer Insurance is a customizable insurance plan
 - you choose the benefits you prefer
 - you choose the amount of coverage you want
- **Resolutions** Cancer Insurance pays benefits in addition to any other coverage you may have
- **Resolutions** 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
- **Resolutions** Cancer Insurance does not coordinate benefits
 - it will pay any benefits due under the certificate 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 CERTIFICATE PROVIDES LIMITED BENEFITS.

This is a cancer only policy. Benefits are limited to the amounts specified in the policy and certificate of coverage. See your agent for details. 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-GECAN-P-10. 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>>.

Resolutions Cancer Insurance Summary of Benefits

BENEFIT DESCRIPTION	LEVEL 1	LEVEL 2	LEVEL 3
Annual Radiation, 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
Annual Cancer Screening Benefit (Rider)	\$50	\$50	\$100
First Occurrence Benefit (Rider)	\$1,000	\$2,500	\$5,000
Daily Hospital Confinement Benefit (Rider)	\$100	\$200	\$300
Surgical Benefit (Rider) - 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
Specified Disease Benefit (Rider)	\$1,500 Initial Hospitalization Benefit	\$3,000 Initial Hospitalization Benefit	\$4,500 Initial Hospitalization Benefit
Ambulance	Actual Charge	Actual Charge	Actual Charge
Anti-Nausea Medication	\$150 per month	\$150 per month	\$150 per month
Attending Physician (Inpatient Only)	\$40 per day	\$40 per day	\$40 per day
Blood, Plasma and Platelets	Actual charge up to \$300 per day	Actual charge up to \$300 per day	Actual charge up to \$300 per day
Bone Marrow or Stem Cell Transplant	Actual charge up to \$15,000 lifetime maximum	Actual charge up to \$15,000 lifetime maximum	Actual charge up to \$15,000 lifetime maximum
Private Duty Nurse (Inpatient or Outpatient)	Actual charge up to \$150 per day	Actual charge up to \$150 per day	Actual charge up to \$150 per day
Medical Imaging	Actual charge up to \$1,000 per calendar year	Actual charge up to \$1,000 per calendar year	Actual charge up to \$1,000 per calendar year
Medical Equipment	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
Outpatient Hospital or Ambulatory Surgical Center	Actual charge up to \$350 per day	Actual charge up to \$350 per day	Actual charge up to \$350 per day
Positive Diagnosis	Actual charge up to \$300 per calendar year	Actual charge up to \$300 per calendar year	Actual charge up to \$300 per calendar year

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BENEFIT DESCRIPTION	LEVEL 1	LEVEL 2	LEVEL 3
Convalescent Care Facility	Actual charge up to \$100 per day	Actual charge up to \$100 per day	Actual charge up to \$100 per day
Home Health Care Expense			
- Visits	Actual charge up to \$75 per day up to 60 visits	Actual charge up to \$75 per day up to 60 visits	Actual charge up to \$75 per day up to 60 visits
- Medicine and Supplies	Actual charge up to \$450 per calendar year	Actual charge up to \$450 per calendar year	Actual charge up to \$450 per calendar year
- Services of a Nutritionist	Actual charge up to lifetime maximum of \$300	Actual charge up to lifetime maximum of \$300	Actual charge up to lifetime maximum of \$300
Hospice Care Expense 365 Day Maximum	Actual charge up to \$100 per day	Actual charge up to \$100 per day	Actual charge up to \$100 per day
Non-Local Transportation Expense	Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle	Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle	Actual charge for coach fare for Covered Person and one adult or \$.50 per mile by private vehicle
Lodging Expense	Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.	Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.	Actual charge up to \$75 per day for room. Limited to 100 days per calendar year.
National Cancer Institute Cancer Evaluation / Consultation	If a Covered Person receives a positive diagnosis of internal cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750	If a Covered Person receives a positive diagnosis of internal cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750	If a Covered Person receives a positive diagnosis of internal cancer and seeks an evaluation or consultation, we will pay actual charge up to lifetime maximum of \$750
Mental Health Consultation	Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.	Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.	Actual charge up to \$50 per session. Limited to lifetime maximum of 50 sessions.
Prosthesis Benefit			
- Surgical Implantation	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000.	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000.	Actual charge up to \$3,000 per device. Lifetime maximum of \$6,000.
- Non-Surgical	Actual charge up to \$2,000 lifetime maximum	Actual charge up to \$2,000 lifetime maximum	Actual charge up to \$2,000 lifetime maximum
- Hairpiece	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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BENEFIT DESCRIPTION	LEVEL 1	LEVEL 2	LEVEL 3
Second and Third Surgical Opinion Benefit	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.
Physical / Speech / Auditory Therapy	Actual charge up to \$25 per therapy. Limited to \$1,000 per calendar year.	Actual charge up to \$25 per therapy. Limited to \$1,000 per calendar year.	Actual charge up to \$25 per therapy. Limited to \$1,000 per calendar year.
Bone Marrow Donor	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.
Colony Stimulating Factor Drugs or Immunoglobulin	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
Inpatient Oxygen	Actual charge up to \$300 per hospital confinement	Actual charge up to \$300 per hospital confinement	Actual charge up to \$300 per hospital confinement
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
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

Resolutions Cancer Insurance Optional Riders (available at additional cost)

RIDER DESCRIPTION

First Occurrence Building Benefit Rider

While this rider is in effect, on the day following each anniversary, we will increase the First Occurrence Benefit amount shown on the Certificate Schedule for each Covered Person. This benefit will cease to annually increase for a Covered Person on the day following the first Certificate Anniversary after the Covered Person's 65th birthday.

\$300 per year or
\$600 per year