



# 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.

**Nearly 40%  
of Americans  
will develop  
cancer during  
their lifetime.<sup>†</sup>**



<sup>†</sup> American Cancer Society, Cancer Facts and Figures, 2019.

## Features and Benefits

BENEFITS	PREFERRED	CHOICE
Hospital Stays	1-60 days, \$300 per day 61-120 days, \$450 per day Over 120 days, \$600 per day	1-60 days, \$200 per day 61-120 days, \$300 per day Over 120 days, \$400 per day
Intensive Care	1-60 days, \$300 per day 61-120 days, \$450 per day Over 120 days, \$600 per day	1-60 days, \$200 per day 61-120 days, \$300 per day Over 120 days, \$400 per day
Surgery and Anesthesia	Surgery <sup>1</sup> , up to \$3,000 Anesthesia <sup>2</sup> , up to \$450 (\$150 for skin cancer)	Surgery <sup>1</sup> , up to \$2,000 Anesthesia <sup>2</sup> , up to \$300 (\$100 for skin cancer)
Radiation and Chemotherapy	Up to \$7,500 maximum lifetime benefit Additional \$150 per day for outpatient treatment (maximum lifetime benefit of 365 days)	Up to \$5,000 maximum lifetime benefit Additional \$100 per day for outpatient treatment (maximum lifetime benefit of 365 days)
Preventative Care	Up to \$150 for a physical exam or a cancer screening at the end of every 3 years* the policy is in force	Up to \$100 for a physical exam or a cancer screening at the end of every 3 years* the policy is in force
First Occurrence (benefit increase)	\$1,500 for the first covered cancer diagnosis <sup>3</sup> and the benefit increases \$150 every 6 months the policy is in force	\$1,000 for the first covered cancer diagnosis <sup>3</sup> and the benefit increases \$100 every 6 months the policy is in force
Physician's Hospital Visits <sup>4</sup>	Up to \$60 per day	Up to \$40 per day
Inpatient Private Duty Nursing <sup>4</sup>	Up to \$60 per day	Up to \$40 per day
Prescription Drugs While Hospital Confined <sup>4</sup>	Up to \$30 per day	Up to \$20 per day
Blood and Blood Plasma <sup>4</sup>	Expenses incurred	Expenses incurred
Ground Ambulance <sup>4</sup>	Up to \$150 per trip (up to 2 trips per stay)	Up to \$100 per trip (up to 2 trips per stay)
Airplane <sup>4</sup>	Up to \$1,200 (one round trip coach ticket)	Up to \$800 (one round trip coach ticket)

<sup>1</sup> If multiple surgical procedures are performed during the same operation only one surgical benefit will be paid. For maximum amounts and details, see the Surgical Benefits Schedule in the policy.

<sup>2</sup> Must be administered by an anesthetist during a covered operation.

<sup>3</sup> This benefit is payable upon initial diagnosis of a covered cancer (except skin cancer) while policy is in force. This benefit

increases every six months until age 65 and only one first occurrence benefit shall be paid for each Covered Person during his or her lifetime.

<sup>4</sup> These additional benefits are subject to an aggregate maximum lifetime benefit of \$7,500 on the Preferred Plan and \$5,000 on the Choice Plan. There is no lifetime maximum for blood and blood plasma in the treatment of leukemia.

\* In TN: every two years for a mammogram for ages 40-49 and each year for a mammogram age 50 and over.



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## Limitations and Exclusions

### **This is a cancer-only policy and does not pay benefits for loss from any other sickness or accidents**

This policy pays only for the treatment of covered cancer. "Covered cancer" means leukemia or a malignant tumor characterized by uncontrolled cell growth and which results in a positive diagnosis, based upon a microscopic examination of affected cells.

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### **Hospital**

"Hospital" does not include a clinic, nursing home or convalescent care facility including such facility associated with a Hospital.

### **Pre-existing Conditions**

Loss caused by a preexisting condition is not covered unless such loss begins after 24 months from the policy issue date.

"Preexisting condition" means cancer which first manifests itself before the policy issue date. A cancer "first manifests" itself if:

1. It was diagnosed or treated by a doctor within 24 months before the issue date; or
2. It showed clear symptoms within 12 months before the issue date that would have caused an ordinarily prudent person to seek medical advice or treatment.

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### **Renewability**

This policy is guaranteed renewable for the principal insured's lifetime. As long as your premiums are paid, your right to renew this policy is guaranteed—so you have protection when you need it.

We reserve the right to change your premium. We cannot change your premium unless we change everyone in your class (for example, everyone in your state).

### **This Is Very Important**

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

### **Important Notice**

**This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.**

### **Notice of Claim / Proof of Loss**

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

This document contains a brief description of policy Form No. series 16075. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.