



Cancer 1000

Cancer 1000 insurance helps employees and their families maintain financial security in the event of a cancer diagnosis. Employees can choose from four levels of coverage amounts. Employee; Employee and Dependent Children; and Employee, Spouse, and Dependent Children plans are available.

What this product can do for you

- You can select from several levels and plan options to help meet the needs of a diverse employee base.
- This plan provides benefits for wellness screening, and early detection of cancer may decrease major medical claims.
- You can attract and retain employees by offering affordable supplemental insurance products that satisfy individual employee needs.
- You can provide a more comprehensive benefits program at no direct cost to you.
- If you are raising deductibles on employee health plans, cancer insurance can help employees offset these deductibles.

What this product can do for your employees

- Cancer treatment is expensive and often lengthy. Colonial's cancer insurance helps employees pay for the costs associated with this disease.
- All eligible applicants in an account have the same premium, regardless of risk class or age.
- Your employees can choose from several levels and coverage option to best fit their changing healthcare needs.
- By providing cancer screening benefits, this policy encourages employees to get regular exams that can detect cancer early and increase the probability of successful treatment.
- Employees receive benefits to use for the indirect, non-medical costs associated with cancer, such as lost wages and additional living expenses.



Benefits-the employer must choose only 2 consecutive plans listed below. (For example, you can choose Level 3 and Level 4, but not Level 1 and Level 4.)

Base	Level 1	Level 2	Level 3	Level 4
Cancer Screening Benefits				
Part I. Cancer Screening/Wellness Benefit per calendar year	\$25	\$75	\$100	\$125
Part II. Additional Invasive Diagnostic Test or Surgical Benefit per calendar year	\$25	\$75	\$100	\$125
Cancer Benefits				
Air Ambulance per trip limit 2 trips per confinement	\$1,000	\$1,000	\$1,000	\$1,000
Ambulance per trip limit 2 trips per confinement	\$200	\$200	\$200	\$200
Anesthesia-Benefit for General is 25% of Surgical Procedures Per procedure for local anesthesia	\$25	\$30	\$40	\$50
Antinausea Medication per day administered or per prescription filled Maximum per month	\$20 \$80	\$40 \$160	\$50 \$200	\$60 \$240
Blood/Plasma/Platelets/Immunoglobulins per day up to \$10,000 per cal year	\$200	\$200	\$200	\$200
Bone Marrow Stem Cell Transplant per lifetime Bone Marrow Stem Cell Donation Benefit per lifetime	\$10,000 \$1,000	\$10,000 \$1,000	\$10,000 \$1,000	\$10,000 \$1,000
Experimental Treatment per day up to \$10,000 per lifetime	\$300	\$300	\$300	\$300
Family Care per day	\$60	\$60	\$60	\$60
Hair/External Breast/Voice Box Prosthesis per calendar year	\$200	\$200	\$200	\$200
Home Health Care Services per day up to greater of 30 days/calendar year or 2 times the days confined to hospital	\$75	\$75	\$75	\$100
Hospice per day, no lifetime limit	\$70	\$70	\$70	\$70
Hospital Confinement, benefit per day	\$200	\$200	\$300	\$400
Hospital Confinement in a US Government Hospital, benefit per day	\$200	\$200	\$300	\$400
Medical Imaging Studies per study, \$500 calendar year max	\$250	\$250	\$250	\$250
Outpatient Surgical Center per day Lifetime maximum of 365 days	\$200 \$600	\$200 \$600	\$300 \$900	\$400 \$1,200
Peripheral Stem Cell Transplant lifetime maximum	\$5,000	\$5,000	\$5,000	\$5,000



Private Full Time Nursing Services per day	\$150	\$150	\$150	\$150
Prosthesis/Artificial Limb per device, limit 1 per site, \$6,000 lifetime	\$3,000	\$3,000	\$3,000	\$3,000
Radiation/Chemotherapy per day (no monthly limit for chemotherapy injected or radiation delivered by medical personnel)	\$100	\$200	\$300	\$300
Monthly Maximum				
Self Injected	\$800	\$1,600	\$2,400	\$2,400
Pump	\$400	\$800	\$1,200	\$1,200
Topical	\$400	\$800	\$1,200	\$1,200
Oral	\$400	\$800	\$1,200	\$1,200
Any Other Method Not Listed	\$400	\$800	\$1,200	\$1,200
Reconstructive Surgery per unit value Maximum per procedure for Surgery and Anesthesia, limit 2 per site	\$40 \$2,500	\$40 \$2,500	\$60 \$3,000	\$60 \$3,000
Second Medical Opinion limit once per malignant condition	\$300	\$300	\$300	\$300
Skilled Nursing Care Facility per day up to days confined in hospital. 100 day maximum per confinement.	\$100	\$100	\$100	\$100
Supportive or Protective Care Drugs & Colony Stimulating Factors per day calendar year maximum	\$50 \$400	\$100 \$800	\$150 \$1,200	\$200 \$1,600
Surgical Procedures-Unit Value maximum per procedure	\$40 \$2,500	\$50 \$3,000	\$60 \$5,000	\$70 \$6,000
*Transportation (per mile) up to \$1,500 per trip	0.50	0.50	0.50	0.50
*Companion Transportation (\$ per mile) up to \$1,500 per round trip	0.50	0.50	0.50	0.50
*Lodging per day up to 70 days per calendar year	\$75	\$75	\$75	\$75
* Maximum of \$5,000 for a 2 year period for each of these benefits.				
Waiver of Premium	Yes	Yes	Yes	Yes



Optional Riders

A choice of optional riders is available and can be purchased at an additional cost to provide extra coverage and benefits.

First Occurrence

- Paid for the first diagnosis of internal or skin cancer.
- Internal: Available in \$1,000 units from \$1,000 - \$5,000
- Skin Cancer: \$250
- Pays 1.5 times amount for children on family coverage.

Features

- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- The policy is guaranteed renewable.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- The spouse may be listed as the primary insured on a Cancer policy if the employee is not eligible for coverage
- Cancer 1000 coverage offers innovative benefits to help address current treatment costs for the care of cancer
- All eligible applicants in an account have the same premium, regardless of risk class or age

Eligibility Requirements

- Issue ages 17-64 for both the employee and spouse.
- The employee must be permanent and full time working 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

To offer this plan, we require only 3 eligible participants apply.

Premium Information

- Premiums are based on level of coverage chosen.
- Premium levels are available for Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children plans.
- Premiums are not age banded.
- Premiums are not based on occupational risk



Sample Monthly Premiums

Coverage Description	Level	Monthly Premium
Employee coverage without Optional riders	1	\$13.75
Employee and Dependent Children coverage with \$5000 First Occurrence Rider	3	\$38.50
Employee, Spouse and Dependent Children coverage with \$3,000 First Occurrence Rider	3	\$52.15

Definitions

Cancer: means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Pre-malignant conditions or conditions with malignant potential are not defined as cancer.

Skin Cancer: means melanoma of Clark's level I or II (Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin.

Waiting Period: means the 30-day period during which no benefits are payable.

What is Not Covered

- We will not pay the Reconstructive Surgery Benefit for melanoma diagnosed as Clarks Level I or II or Breslow less than .75 mm.
- Cancer screening tests performed during the waiting period will not be covered.
- Cancer diagnosed during the waiting period will not be covered.