



USBA Cancer Care Insurance Plan



Plan Details

Like many people, you probably know someone whose life has been touched by cancer. In fact, according to Cancer Facts and Figures 2016, in the US, men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3*.

We're all aware of our rapidly escalating medical costs. Good medical insurance is crucial - protection that may help defray the direct costs of a bout with cancer (medical expenses, hospital stays, etc.), but more important, also may help cover the indirect or hidden costs...things like deductibles, lost earnings, out-of-pocket expenses such as travel, food and lodging, special equipment and so on.

That's why USBA offers the Cancer Care Insurance Plan, underwritten by Transamerica Premier Life Insurance Company.

Two different plans are available through Transamerica Premier Life Insurance Company: **Standard and High Option.**

Standard Plan

- First occurrence of internal cancer – \$9,000**
- Hospice Care Benefit: \$100/day (180 day Maximum Lifetime Benefit & \$18,000 Maximum Lifetime Benefit)
- Outpatient Benefit: \$100/Day
- Wellness Care Benefit: 100% of actual charges (up to \$120 Maximum Benefit Amount)
- Hospital confinement:
 - Days 1 thru 60 – \$100/day
 - Days 61+ – \$250/day

High Option Plan

- First occurrence of internal cancer - \$500 increments up to a maximum of \$8,500**
- Hospice Care Benefit: \$100/day (60 day Maximum Lifetime Benefit)
- Radiology and Chemotherapy - \$1,000 (maximum benefit per illness period)
- Ambulance - \$50 per one-way trip (\$500 maximum benefit per illness period)
- Transportation - \$300 per round trip (\$1,000 Maximum Lifetime Benefit)
- Skilled Nursing Facility Benefit - \$100/day (maximum benefit 90 days)
- Wellness Care Benefit: 100% of the actual charges for low dose mammography screening (Maximum Benefit Amount - \$120 in any 12 month period)
- Hospital confinement:
 - Days 1 thru 69 - \$250/day
 - Days 70+ - 100% of Hospital Charges (in lieu of all other benefits up to \$5,000 per month)

And these are only some of the benefits available on the High Option Plan.

Not only does the USBA Cancer Care Insurance Plan, underwritten by Transamerica Premier Life Insurance Company (Cedar Rapids, IA), offer you these benefits...you'll be surprised by the competitive cost. Regardless of age or smoking status, everyone pays the same rates for the same coverage. Help protect your family from the high cost of cancer treatment.

Monthly Rates		
<u>Covered Person</u>	<u>Standard Plan</u>	<u>High Option Plan</u>
Member	\$ 6.95	\$22.00
Member & Family^	\$13.00	\$33.00

^Family coverage includes the covered member and the legal spouse and dependent children (unmarried children under age 19 or, under age 25 if enrolled as a full-time student) of the covered member.

Your Payment Options:

You also may have the option of paying your premiums once a year (annually), twice a year (semi-annually), or four times a year (quarterly). If you pay your premiums monthly, quarterly or semi-annually, the total amount of premiums and/or administration fees that you pay in a year may be higher than if you make one annual payment. If you are interested in learning more about these payment options, please refer to your fulfillment package for details.

No benefits will be payable for the Covered Person's **Pre-Existing Conditions**. They are defined as a Cancer that was positively diagnosed within 5 years (2 years in GA, 12 months in TX, 6 months in CA) prior to the Covered Person's Effective Date of Coverage under this Policy, or a Cancer for which treatment has been received before the Covered Person has been insured for 30 days from his Effective Date of Coverage. We will, however, pay benefits for Cancer diagnosed and treated within the first 30 days the Covered Person has been insured. Expenses for such treatment are payable only if incurred after coverage has been in force for 12 consecutive months from the Effective Date.

USBA's Cancer Care Insurance plan is currently not available in the following states:

High Option plan: AK, CO, CT, DE, IL, IN, MA, MN, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OR, SD, TN, UT, VT, WA, or WY.

Standard Plan: AK, CO, CT, DE, IL, IN, LA, MA, MN, MS, MT, NC, NE, NH, NJ, NM, NV, NY, OR, SD, TN, TX, UT, VT, WA, or WY.

For fast service call 877-297-9235 to order a complete packet of information on our USBA Cancer Care Insurance Plan, including an application. Or use our convenient [email order form](#), to request your information and application. For further information regarding the plan benefits, please contact the plan administrator at (800) 557-0732.

*Statistics provided by "Cancer Facts and Figures, 2016".

**This benefit will be paid only once during the lifetime of each covered Person.

Overall Lifetime Maximum Amount for all the Benefits in each Policy: \$250,000.

Standard Plan Policy MZ0800577
High Option Plan Policy MZ0909504

AT#1522619