

What if it happened to you or your family?

No one plans it. But statistics show you or someone you love may develop some form of cancer.

- In the U.S., men have a one in two lifetime risk of developing cancer; for women the risk is one in three.*
- About 1,660,290 new cancer cases are expected to be diagnosed in 2013.*

The National Institutes of Health (NIH) estimates that the overall costs of cancer in 2008 were \$201.5 billion.*

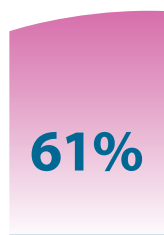
According to the National Cancer Institute, an estimated 61% of these costs are related to indirect expenses.

Direct Costs Most Major Medical Plans Cover:*



- Hospital charges
- Surgeon fees
- Physician fees
- Medication and drug costs
- Radiological fees
- Nursing costs

Indirect Costs You Pay:*



- Loss of wages or salary
- Deductibles or coinsurance
- Travel expenses to and from treatment centers
- Lodging and meals
- Child care

Colonial Life helps provide the protection you need.

- Helps you pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- Helps fill the gaps in deductibles and coinsurance and complements major medical insurance.
- Helps insureds protect against unexpected expenses.
- Provides benefits directly to you, unless you specify otherwise.
- Benefits can be used however you choose, allowing you to focus on your care, not your financial worries.

Help Guard your family against financial hardship.

With Colonial Life's cancer insurance plan, you can be assured you're better prepared financially if cancer affects your family. We also offer hospital intensive care insurance.

Some states require a 30-day waiting period. See your Colonial Life benefits representative to learn more about this and other Voluntary insurance products. Cancer and hospital intensive care coverage is not available in all states.

Learn more about how Colonial Life makes benefits count at coloniallife.com.

*Cancer Facts & Figures, American Cancer Society, 2013.

Group Cancer Plan

12/12 Pre existing Condition Clause

Level 2			<u>Premiums</u>	Level 3		
<u>Monthly</u>	<u>26 pay</u>	<u>18 pay</u>		<u>monthly</u>	<u>26 pay</u>	<u>18 pay</u>
\$11.75	\$5.42	\$7.83	<u>Employee Only</u>	\$20.45	\$9.43	\$13.63
\$19.60	\$9.05	\$13.07	<u>Family</u>	\$34.00	\$15.69	\$22.67

Benefits

\$50.00	Cancer Screening/Wellness Benefit, per calendar year	\$75.00
\$1,000.00	Initial Diagnosis Benefit	\$3,000.00
\$100.00	Hospital Confinement/Hospital Intensive Care Unit Confinement	\$200.00
\$150/5,000	Radiation/Chemotherapy, per day/calender max	\$225/7,500
\$50/\$200	Antinausea Medication, per day/calender max	\$50/\$200
\$150/\$5,000	Blood/Plasma/Platelets/Immunoglobulins, per day	\$225/\$7,500
\$100/\$800	Supportive or Protective Care Drugs and Colony Stimulating Factors, per day	\$150/\$1,200
\$10,000.00	Bone Marrow Stem Cell Transplant, per lifetime	\$10,000.00
\$5,000.00	Peripheral Stem Cell Transplant, per lifetime	\$5,000.00
\$0.40	Transportation (per mile) up to 700 miles per round trip	\$0.40
\$50.00	Lodging, per day, up to 70 days per calendar year	\$50.00
up to \$1,500	Surgical Procedures	up to \$3,000
\$250/\$750	Outpatient Surgical Center, per day/ annual max	\$500/\$1,500
\$100.00	Ambulance, per trip, limit 2 trips per confinement	\$100.00
\$50.00	Attending Physician, per day, max 180 days per calendar year	\$50.00
\$300/\$10,000	Experimental Treatment, per treatment/annual max	\$300/\$10,000
\$200.00	Hair, External Breast, Voice Box Prosthesis, per calendar year	\$200.00
\$2,000.00	Prosthesis, Artificial Limb per device, limit 1 per site, 4,000 lifetime max	\$2,000.00
\$300.00	Skilled Nursing Care Facility, per day up to days confined	\$300.00
\$300.00	Hospice, per day, no lifetime limit	\$300.00
\$300.00	Home Health Care Services, per day, up to greater of 30 days/calendar year or 2x days confined	\$300.00
	See Brochure for Details	
	Must hit 10% participation to qualify group	

Auburn University provides you with two plans to choose from for cancer insurance. Both plans are completely employee paid and the payroll-deducted premiums are pre-taxed. When considering this benefit, keep in mind that the primary purpose of cancer insurance is to assist with the non-medical costs associated with cancer. These policies pay benefits directly to you, unless assigned to a doctor or hospital, regardless of any other insurance coverage you may have. This provides you with extra resources to help offset any financial loss you may experience during this period.

Please contact Johnson Sterling Consulting, Inc. to enroll in the cancer insurance:

Johnson Sterling Consulting, Inc

Phone locally: 334-887-5533

Toll-Free 800-451-6861

E-mail Aubenefits@johnsonsterling.com

