

## 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	Cancer Screening/Wellness Benefit, per calendar year	\$75
\$1,000	Initial Diagnosis Benefit	\$3,000
\$100	Hospital Confinement/Hospital Intensive Care Unit Confinement	\$200
\$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	Bone Marrow Stem Cell Transplant, per lifetime	\$10,000
\$5,000	Peripheral Stem Cell Transplant, per lifetime	\$5,000
\$0	Transportation (per mile) up to 700 miles per round trip	\$0
\$50	Lodging, per day, up to 70 days per calendar year	\$50
up to \$1,500	Surgical Procedures	up to \$3,000
\$250/\$750	Outpatient Surgical Center, per day/ annual max	\$500/\$1,500
\$100	Ambulance, per trip, limit 2 trips per confinement	\$100
\$50	Attending Physician, per day, max 180 days per calendar year	\$50
\$300/\$10,000	Experimental Treatment, per treatment/annual max	\$300/\$10,000
\$200	Hair, External Breast, Voice Box Prosthesis, per calendar year	\$200
\$2,000	Prosthesis, Artificial Limb per device, limit 1 per site, 4,000 lifetime max	\$2,000
\$300	Skilled Nursing Care Facility, per day up to days confined	\$300
\$300	Hospice, per day, no lifetime limit	\$300
\$300	Home Health Care Services, per day, up to greater of 30 days/calendar year or 2x days confined	\$300
	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](mailto:Aubenefits@johnsonsterling.com)







## Cancer Insurance

### What if it happened to you or your family?

Many of us have been affected by cancer – either firsthand or through a family member or friend. Cancer can impact any of our lives.

- The risk of developing cancer during a lifetime are about one in two for men and one in three for women.<sup>1</sup>
- In 2013, 1.7 million new cancer cases were expected.

### The costs of cancer

42% of cancer patients surveyed felt they suffered a significant or catastrophic financial burden from cancer-care related expenses.<sup>2</sup>

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

### Colonial Life's Cancer Insurance helps provide the protection you need.

- Cancer insurance complements major medical insurance and helps you pay for out-of-pocket costs, such as deductibles and co-payments.
- Benefits can help with the indirect costs associated with cancer, such as loss of income, child care and travel expenses to and from treatment centers.
- Benefits are paid directly to you, unless you specify otherwise.
- You can use your benefits however you choose.

#### DIRECT COSTS MOST MAJOR MEDICAL PLANS COVER:<sup>1</sup>

**39%**

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

#### INDIRECT COSTS YOU PAY:<sup>1</sup>

**61%**

- Loss of wages or salary
- Deductibles or coinsurance
- Travel expenses
- Lodging and meals
- Child care

### Help when you need it most

If cancer impacts your life, you should focus on getting better – not on how you'll pay your bills. Talk with your Colonial Life benefits counselor about how cancer insurance can help provide financial security for you and your family.

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.

<sup>1</sup>American Cancer Society, Cancer Facts & Figures 2013.

<sup>2</sup>S. Yousuf Zafar, et al., "The Financial Toxicity of Cancer Treatment: A Pilot Study Assessing Out of Pocket Expenses and the Insured Cancer Patient's Experience," *Economics of Oncology Practice* (Vol. 18, no. 4, 2013).

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