

Assurity Cancer Expense PRO™ Plan

Effective Date: July 1, 2015

The key to surviving the cost of cancer

- 68 percent of cancer patients survive five or more years*
- Men have a 1 in 2 lifetime probability of developing cancer; women, 1 in 3*
- The direct medical cost for cancer in the U.S. in 2010 was \$103.8 billion*

Approximately 12 million Americans are surviving cancer**

Cure rates have climbed steadily due to medical advances, early detection and preventative care. But **treating and living with cancer can be expensive**. High health insurance deductibles and co-payments, experimental treatments, prescription prices, travel for treatment and nursing can quickly drain the family bank account.

The Cancer Expense PRO™ Solution

Assurity At Work® offers Cancer Expense Pro Insurance which provides specified benefits for the diagnosis, treatment, and prevention of cancer. It's an indemnity plan which pays over and above another health insurance benefits and can help keep cancer expenses from creating a financial crisis. Spouse and child coverage is available and additional riders can help further customize coverage. Cancer Expense PRO is guaranteed renewable for life and may be kept in force by an employee leaving the current employer as long as premiums are paid.

Rate Structure

Age bands: 18-39, 40-49, 50-59, 60-64, 65-69, 70+ for Employee and Spouse

Child coverage to age 26

Basic Benefits

Provides benefits caused by cancer, and with a rider, certain other specified diseases for the employee, spouse and covered children with continuous benefit and premium policy for life.

Pre-Existing Conditions

Assurity will not pay benefits for any expenses incurred concerning a Pre-existing Condition unless the expenses are for services rendered after coverage has been in force for 12 months from the Issue Date.

A pre-existing condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured Person (a) had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or (b) received medical consultation, diagnosis, advice or treatment from a physician or had taken prescribed medication.

* American Cancer Society, 2010 Cancer Facts and Figures

** American Cancer Society, 2012 Cancer Facts and Figures

Policy will pay the following specified benefits based on policy provisions:

Cancer Prevention and Wellness

Cancer Screening Test

Assurity will pay \$100 per calendar year for specified screening tests including the following:

- biopsy for skin Cancer;
- CA 125 (blood test for ovarian Cancer);
- CEA (blood test for colon Cancer);
- chest x-ray;
- colonoscopy;
- flexible sigmoidoscopy;
- hemocult stool specimen;
- mammography screening;
- pap smear (test only);
- PSA (blood test for prostate Cancer);
- serum protein electrophoresis; or
- thermography.

NCI (National Cancer Institute) Consultation

Assurity will pay \$500 for consultation at a NCI designated cancer treatment center (one visit per lifetime for each covered person).

Positive Diagnosis Test

Assurity will pay \$500 for a diagnostic test that leads to a positive diagnosis of cancer (one test per lifetime for each covered person).

Additional Surgical Opinions

Assurity will pay \$200 for a second surgical opinion. Pays an additional \$200 for a third surgical opinion if the first two surgical opinions are conflicting.

Cancer Treatment

Radiation Treatment, Chemotherapy, Hormone Therapy, or Immunotherapy

Assurity will pay a \$5,000 monthly benefit when an insured person receives covered treatment. This benefit is payable for a maximum of six months per calendar year.

Self-administered Chemotherapy, Hormone Therapy, or Immunotherapy

Assurity will pay \$300 per calendar week up to \$1,200 per month. After this benefit has been paid for 24 months, the benefit is payable for a maximum of \$100 per calendar month.

Supportive Drugs and Services

Assurity will pay \$500 per calendar year for specified supportive drugs and services related to radiation treatment, chemotherapy, hormone therapy and immunotherapy.

Experimental Treatment

Assurity will pay \$5,000 per Calendar Year for experimental treatment (approved by the U.S. Food and Drug Administration, National Cancer Institute or American Cancer Society).

Bone Marrow Transplant

Assurity will pay \$10,000 for a bone marrow or stem cell transplant.

Surgery and Anesthesia

Assurity will pay a surgical benefit of \$100 to \$5,000 according to the surgical schedule. Pays an anesthesia benefit equal to 25% of the surgical benefit.

Hospital Confinement

Assurity pays \$150 for each day while the Insured is confined in the hospital for cancer up to the first 75 consecutive days of each period of confinement and \$300 per day thereafter.

Government/ Charity Hospital

Assurity will pay you \$200 for each day up to the first 75 consecutive days and \$400 per day thereafter for confinement in a government or charity hospital.

Private Duty Nursing

The policy pays up to \$100 per day while confined in the hospital for treatment of cancer when authorized by a physician when a Private Nurse is required. Maximum of 60 days per calendar year.

Physician's Attendance

Assurity will pay \$35 per day for in-hospital physician's visits.

Ambulance

Assurity will pay \$200 per day for ground transportation provided by ambulance to or from a hospital.

Transportation

Transportation benefits are payable for each of the insured person and one adult companion when such insured must travel over 50 miles for covered treatment.

Pays \$250 per person per day for coach fare on common carrier. This benefit is payable for a maximum of four days per calendar year for both, the insured person and an adult companion.

Pays \$175 per calendar week payable for a maximum of four calendar weeks per calendar year, for personal automobile expenses associated with non-local treatment.

Lodging

Pays \$60 per day for the lodging of either an insured person or an adult companion at a hotel, motel or other accommodations acceptable to us.

Prosthesis

Pays \$1,000 per day for a prosthetic device. This benefit is payable for a maximum of two per calendar year and is not payable for a hairpiece or breast prosthesis.

Breast Prosthesis

Assurity will pay \$250 for an external breast prosthesis, limited to two per lifetime.

Breast Prosthesis

Assurity will pay \$2,500 for an internal breast prosthesis, limited to one per breast per lifetime.

Hairpiece Benefit

Assurity will pay one-time benefit of \$150 for a hairpiece when hair loss is the result of cancer treatment.

Home Health Care Services

Assurity will pay \$100 per day for home care up to a maximum of 60 days per calendar year when services are provided by a licensed home health care agency if within 7 days of a hospital confinement.

Hospice Care

Assurity will pay \$100 per day for care provided by hospice if the insured person has been diagnosed as terminally ill. This benefit is payable for a lifetime maximum of 120 days.

Reconstructive Surgery Benefit

Assurity will pay \$3,000 for Breast Transverse Rectus Abdominis Myocutaneous (TRAM) flap or Deep Inferior Epigastric Perforator (DIEM) flap limited to once per insured per lifetime.

Pays \$750 for breast reconstruction four times per lifetime.

Pays \$300 for breast symmetry four times per lifetime.

Pays \$750 for facial reconstruction two times per lifetime.

Durable Medical Equipment

Pays \$200 for braces or crutches once per calendar year.

Pays \$1,000 for a hospital bed, respirator or wheelchair once per calendar year.

Specified Disease Benefit Rider

Pays a daily benefit of \$150 for the first 75 consecutive days and \$300 per day thereafter when an insured person is confined to a hospital for treatment of one of the following 48 different specified diseases:

Addison's Disease	Mad Cow Disease	Scarlet Fever
Amyotrophic Lateral Sclerosis	Malaria	Scleroderma
Botulism	Meningitis	Sickle Cell Anemia
Brucellosis	Multiple Sclerosis	Small Pox
Bubonic Plague	Muscular Dystrophy	Systemic Lupus Erythematosus
Budd-Chiari Syndrome	Myasthenia Gravis	Tay-Sachs Disease
Cerebral Palsy	Necrotizing Fasciitis	Tetanus
Cholera	Osteomyelitis	Thalassemia
Cystic Fibrosis	Polio	Toxic Epidermal Necrolysis
Diphtheria	Primary Biliary Cirrhosis	Toxic Shock Syndrome
Encephalitis	Primary Sclerosing Cholangitis	Trichinosis
Hansen's Disease	Q Fever	Tuberculosis
Hepatitis (chronic B or C with liver failure)	Rabies	Tularemia
Histoplasmosis	Reye's Syndrome	Typhoid Fever
Huntington's Chorea	Rheumatic Fever	Whooping Cough
Legionnaires' Disease	Rocky Mountain Spotted Fever	Yellow Fever

This rider also provides \$500 per calendar year for drugs and medicines used in the treatment of a specified disease.

Wellness Claims

An employee can file a wellness claim by fax, call-in or mail. Employees can call Assurity to get a wellness claim form or you may download one from www.markiiibrokerage.com/brunswick-countync. Employees can also call in their wellness claim at **(888)-358-8808 ext. 23**. The call in service requires all the information on the wellness claim form. The wellness claim form must include the name and phone number of your physician. All claims are subject to verification.

Cancer or Other Specified Disease Claims

You may file a claim for cancer or specified diseases by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity, or by downloading one from www.markiiibrokerage.com/brunswickcountync. Should you have any questions on how to file or submit a claim or regarding the Assurity Cancer Plan, please call **(888) 358-8808 ext. 23**.

Optional Riders

Intensive Care Rider – pays a \$300 or \$600 daily benefit if an insured person is confined to a Hospital's Intensive Care Unit, up to a maximum of 30 days per period of confinement. The daily benefit amount reduces by 50% when that Insured Person reaches age 70. Benefits are not payable during the 30-day waiting period.

Cancer First Occurrence Rider – pays \$2,500 or \$5,000 the first time an insured is diagnosed as having cancer. This benefit is not payable if diagnosed within the 30-day waiting period.

Exclusions

Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s):

- injuries;
- noncancerous sickness;
- sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by cancer or as a result of cancer treatment;
- care and/or treatment received outside the United States; or
- care, confinement and/or treatment in a government or charity hospital, except as specifically provided in the Hospital Confinement - Government or Charity benefit.

Semi-Monthly (24 deductions) Rates

Coverage	Issue Ages	Base Cancer and Specified Disease Plan	Base Plan w/\$2500 1st Occurrence Rider	Base Plan w/\$300 ICU Benefit	Base Plan w/\$2500 1st Occurrence Rider and \$300 ICU Benefit	Base Plan w/\$5000 1st Occurrence Rider	Base Plan w/\$600 ICU Benefit	Base Plan w/\$5000 1st Occurrence Rider and \$600 ICU Benefit
Employee	18-39	\$5.25	\$5.54	\$6.53	\$6.82	\$5.83	\$7.80	\$8.38
	40-49	\$13.82	\$14.88	\$15.22	\$16.28	\$15.93	\$16.63	\$18.74
	50-59	\$22.94	\$24.85	\$25.00	\$26.91	\$26.75	\$27.05	\$30.86
	60-64	\$34.44	\$37.42	\$37.60	\$40.58	\$40.39	\$40.76	\$46.71
	65-69	\$41.07	\$44.63	\$45.41	\$48.97	\$48.19	\$49.75	\$56.87
	70+	\$49.95	\$54.36	\$57.04	\$61.45	\$58.77	\$64.13	\$72.95
Employee/Spouse	18-39	\$9.10	\$9.67	\$11.71	\$12.28	\$10.23	\$14.31	\$15.44
	40-49	\$25.85	\$27.85	\$28.68	\$30.68	\$29.84	\$31.51	\$35.50
	50-59	\$44.81	\$48.48	\$49.02	\$52.69	\$52.14	\$53.23	\$60.56
	60-64	\$69.14	\$74.95	\$75.60	\$81.41	\$80.76	\$82.05	\$93.67
	65-69	\$82.83	\$89.58	\$91.57	\$98.32	\$96.33	\$100.31	\$113.81
	70+	\$101.12	\$109.50	\$115.42	\$123.80	\$117.88	\$129.72	\$146.48
Employee/Child	18-39	\$6.42	\$6.77	\$8.79	\$9.14	\$7.12	\$11.16	\$11.86
	40-49	\$14.79	\$15.90	\$17.40	\$18.51	\$17.01	\$20.01	\$22.23
	50-59	\$23.92	\$25.91	\$26.81	\$28.80	\$27.90	\$29.69	\$33.67
	60-64	\$35.80	\$38.94	\$39.48	\$42.62	\$42.07	\$43.17	\$49.44
	65-69	\$42.15	\$45.85	\$46.52	\$50.22	\$49.55	\$50.89	\$58.29
	70+	\$51.32	\$55.91	\$58.47	\$63.06	\$60.50	\$65.62	\$74.80
Family	18-39	\$10.20	\$10.82	\$13.95	\$14.57	\$11.44	\$17.69	\$18.93
	40-49	\$26.92	\$28.97	\$30.87	\$32.92	\$31.01	\$34.81	\$38.90
	50-59	\$45.65	\$49.35	\$50.74	\$54.44	\$53.06	\$55.82	\$63.23
	60-64	\$69.62	\$75.45	\$76.58	\$82.41	\$81.28	\$83.53	\$95.19
	65-69	\$82.83	\$89.58	\$91.57	\$98.32	\$96.33	\$100.31	\$113.81
	70+	\$101.12	\$109.50	\$115.42	\$123.80	\$117.88	\$129.72	\$146.48

