HealthSpring℠

Cancer Treatment
Supplemental Health and Life Insurance
Insured by Loyal American Life Insurance Company

Coverage That Helps Support Your Journey to Recovery



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Cancer costs could add up quickly.

Your health is important to living a full and happy life. We're with you every step of the way. If you are diagnosed with cancer, the costs could add up quickly. That's why having cancer treatment insurance makes good financial sense.

Preparing for the unexpected

From hospital stays and surgeries – to chemotherapy and radiation treatments – cancer care could be expensive. And you may not have money set aside to cover these expenses. A HealthSpring Cancer Treatment insurance policy provides benefits for covered cancer treatment costs. And helps pay for other out-of-pocket expenses related to your care, including childcare, transportation and lodging expenses.

What our base policy offers

- **Benefits for a range of cancer treatments, care and associated costs**
- **Paid regardless of any other insurance you may have**
- **Coverage for you, your spouse and/or your family**
- **Guaranteed renewable for life[1]**
- **Issues ages from 18–99**

Choosing benefit amounts and options

You can select the benefit amounts that best fit your lifestyle and your budget. In addition to the benefits in your base policy, you have the flexibility to add a variety of riders.[2]

Benefits schedule exhibit[3]

Riders	
Lump Sum Cancer Rider	$5,000–$100,000
Lump Sum Heart/Stroke Rider	$5,000–$100,000
Hospital Indemnity Rider	$100–$1,000 (daily benefits)
Hospital Indemnity and ICU Rider	$100–$1,000 (daily benefits)

1. Subject to the company's right to increase premiums on a class basis.
2. Optional riders available for an additional premium.
3. Actual coverage terms and benefit amounts will vary depending on the terms of your specific policy. Policy terms and conditions apply. For a complete description of the plan coverage, including plan terms, exclusions and limitations, refer to your plan documents.

Benefits schedule exhibit[3]

Benefit	200	400	700
Hospital Confinement (benefit doubles for confinement over 30 days)	$200/day	$400/day	$700/day
Outpatient Diagnostic	$100	$200	$350
Inpatient Drug and Medicine (maximum of 10 days per confinement)	$50/day	$100/day	$175/day
Attending Physician (limited to the number of days of hospital confinement)	$100/day	$200/day	$350/day
Private Duty Nursing (limited to the number of days of hospital confinement)	$50/day	$100/day	$175/day
Second or Third Surgical Opinions	$275	$275	$275
Physician's Office Surgical	$150/day	$300/day	$525/day
Anesthesia for Physician's Office Surgery	$37.50/day	$75.00/day	$131.25/day
Outpatient Facility Surgical	$400/day	$800/day	$1,400/day
Anesthesia For Outpatient Facility Surgery	$100/day	$200/day	$350/day
Inpatient Hospital Facility Surgical	$1,000/day	$2,000/day	$3,500/day
Anesthesia For Inpatient Hospital Surgery	$250/day	$500/day	$875/day
Blood, Plasma and Platelet (30-day maximum)	$500/day	$500/day	$500/day
Reconstructive Breast Surgery	$400	$800	$1,400
Surgically Implanted Prosthesis	$200	$400	$700
Non-Surgical Prosthesis (paid once per lifetime)	$300	$300	$300
Skin Cancer	$150/day	$150/day	$150/day
Bone Marrow Transplant (paid once per lifetime per covered person; in lieu of outpatient/hospital facility benefits)	$2,000	$4,000	$7,000
Stem Cell Transplant (paid once per lifetime per covered person; in lieu of outpatient/hospital facility benefits)	$1,000	$2,000	$3,500
Immunotherapy (maximum of five months per calendar year)	$200/day	$400/day	$700/day
Injected Chemotherapy	$200/day	$400/day	$700/day
Non-Hormonal Oral Chemotherapy	$200/day	$400/day	$700/day
Hormonal Oral Chemotherapy (maximum of 36 months)	$200/day	$400/day	$700/day
Anti-Nausea Drug (maximum of 10 months per calendar year)	$50/day	$100/day	$175/day
Radiation	$400/day	$800/day	$1,400/day
Experimental Treatment For Cancer (maximum of 30 days; must be NCI approved)	$50/day	$100/day	$175/day
Ambulance (limit of two occurrences per calendar year)	$250 ground; $1,000 air	$250 ground; $1,000 air	$250 ground; $1,000 air
Transportation and Lodging	$.50/mile; $100/day	$.50/mile; $100/day	$.50/mile; $100/day
Rehabilitative Therapy (maximum of 20 days per calendar year)	$100/day	$200/day	$350/day
Convalescent Care Facility (doubles for confinement over 30 days; maximum of 100 days per calendar year)	$100/day	$200/day	$350/day
Hospice Care (doubles on the 31st consecutive day; maximum of 100 days per lifetime)	$100/day	$200/day	$350/day
Home Health Care (doubles on the 31st consecutive day; maximum of 100 days per lifetime)	$100/day	$200/day	$350/day
Child Tutorial Services (maximum of 30 days per calendar year)	$50/day	$100/day	$100/day
Counseling (maximum of 10 visits per calendar year)	$50/day	$100/day	$100/day
Child Cancer Diagnosis (paid once per child, per lifetime)	$5,000	$10,000	$10,000
Child Care (maximum of 30 days per calendar year)	$25/day	$50/day	$50/day
Pet Boarding or Pet Daycare (maximum of 30 days per calendar year)	$20/day	$40/day	$40/day

Hospital benefits

Hospital Confinement Benefit

Should your cancer treatment require that you stay at the hospital or the intensive care unit (ICU) of a hospital as an inpatient, we will pay a daily benefit amount for the first 30 days of confinement. If confinement continues after the 30th day, the daily benefit amount doubles.

Outpatient Diagnostic Benefit

If you receive a positive diagnosis of cancer within 90 days of receiving any type of laboratory test, biopsy, x-ray or other imaging tests, we will pay this benefit amount.

Inpatient Drug and Medicine Benefit

If you are given drugs and medicine, while confined as an inpatient in a hospital or the ICU of a hospital for the care and treatment of cancer, we will pay the benefit amount for each day.[4]

Attending Physician Benefit

We will pay the benefit amount for each day you receive the professional services of an attending physician while confined as an inpatient in a hospital or the ICU of a hospital for the care and treatment of cancer.[4]

Private Duty Nursing Benefit

If a private duty nurse is required while confined as an inpatient in a hospital or the ICU of a hospital for the care and treatment of cancer, we will pay the benefit amount for each day.[4]

Surgical benefits

Second or Third Surgical Opinions Benefit

If your doctor recommends surgery for the care and treatment of cancer, you may seek a second opinion, and we will pay this benefit amount. If the second opinion differs from the initial surgical opinion, we will pay the benefit amount for a third opinion.

Physician's Office Surgical Benefit

Should you have surgery performed in a doctor's office for the care and treatment of cancer, we will pay one benefit amount for each day you receive a surgical procedure.

Anesthesia for Physician's Office Surgery Benefit

We will pay the benefit amount for each day that you receive the administration of anesthesia during a surgical procedure performed in a doctor's office for the care and treatment of cancer.[5]

Outpatient Facility Surgical Benefit

If you have surgery performed at an outpatient facility or on an outpatient basis within a hospital for the care and treatment of cancer, we will pay a benefit amount for each day.

Anesthesia for Outpatient Facility Surgery Benefit

We will pay the benefit amount for each day that you receive the administration of anesthesia during a surgical procedure performed in an outpatient facility or on an outpatient basis within a hospital for the care and treatment of cancer.[6]

Inpatient Hospital Facility Surgical Benefit

We will pay the benefit amount for each day that you receive a surgical procedure performed in a hospital on an inpatient basis for the care and treatment of cancer.

Anesthesia for Inpatient Hospital Facility Surgery Benefit

For each day that you receive the administration of anesthesia during a surgical procedure performed in an inpatient hospital facility for the care and treatment of cancer, we will pay this benefit amount.[7]

4. Payable only if the Hospital Confinement Benefit is also payable.
5. Payable only if the Physician's Office Surgical Benefit is also payable.
6. Payable only if the Outpatient Facility Surgical Benefit is also payable.
7. Payable only if the Inpatient Hospital Facility Surgical Benefit is also payable.

Treatment benefits

Blood, Plasma and Platelet Benefit

When you receive blood, plasma and platelets for the care and treatment of cancer, we will pay the daily benefit amount.

Reconstructive Breast Surgery Benefit

Should you need reconstructive breast surgery as a direct result of surgery for cancer covered under the policy, we will pay the benefit amount when you receive the surgery. Each breast operation is considered a separate surgical event and includes reconstructive surgery on the opposite breast to obtain symmetry after surgery.

Surgically Implanted Prosthesis Benefit

We will pay the benefit amount when you receive surgically implanted prosthetic devices that are prescribed as a direct result of surgery for cancer covered under the policy.

Non-Surgical Prosthesis Benefit

We will pay the benefit amount when you receive a doctor-prescribed prosthetic device that does not require surgical implantation as a direct result of treatment for cancer, such as special bras, removable breast prostheses, voice boxes, ostomy pouches, wigs and hairpieces.

Skin Cancer Benefit

Should you get diagnosed with skin cancer, we will pay the benefit amount for each day that a diagnosed skin cancer is removed by a doctor.

Transplant benefits

Bone Marrow Transplant Benefit

We will pay the benefit amount when you receive a bone marrow transplant for the treatment of cancer.

Stem Cell Transplant Benefit

When you receive a peripheral stem cell transplant for the treatment of cancer, we will pay the benefit amount.

Chemotherapy and radiation benefits

Immunotherapy Benefit

We will pay the benefit amount for each day you receive doctor-prescribed immunotherapy for the treatment of cancer.

Injected Chemotherapy Benefit

We will pay the benefit amount for each day you receive doctor-prescribed injected chemotherapy for the treatment of cancer.

Non-Hormonal Oral Chemotherapy Benefit

We will pay the benefit amount when you receive doctor-prescribed non-hormonal oral chemotherapy for the treatment of cancer.

Hormonal Oral Chemotherapy Benefit

We will pay the benefit amount for each day you receive doctor-prescribed hormonal oral chemotherapy for the treatment of cancer.

Anti-Nausea Drug Benefit

If you are receiving chemotherapy or radiation therapy, you will receive the benefit amount for each day that you receive a doctor-prescribed anti-nausea drug, excluding medical marijuana.

Radiation Benefit

We will pay the benefit amount for each day that you receive radiation therapy for the treatment of cancer.

Experimental Treatment for Cancer Benefit

The benefit amount will be paid for each day that you receive hospital, medical or surgical care in connection with experimental treatment for cancer within the United States.

Travel benefits

Ambulance Benefit

When a bill is directly received from the ambulance service for the transportation, to or from a hospital, by a licensed professional ambulance company for ground or air transportation with the primary reason of obtaining care or treatment for cancer, we will pay this benefit amount.

Transportation and Lodging Benefit

When a doctor prescribes treatment for cancer that cannot be obtained at a hospital or outpatient facility within 100 miles from the center of the city where you live (within the United States), we will pay the following for you and an adult companion (18 years or older).

- Vehicle transportation (50 cents per mile in excess of 100 miles from the residence)
- Common carrier transportation (50 cents per mile in excess of 100 miles from the residence)
- Lodging ($100/day) – When lodging is required for either you or your adult companion at a hotel, motel or other accommodation acceptable by us.

Continuation of care benefits

Rehabilitative Therapy Benefit

We will pay the benefit amount for each day you receive physical therapy, occupational therapy or speech therapy prescribed by a doctor for the care and treatment of cancer.

Convalescent Care Facility Benefit

If you are confined to a convalescent care facility for the care and treatment of cancer, we will pay the daily benefit amount for the first 30 days of confinement. If confinement continues after the 30th day, the daily benefit amount doubles. Confinement must be authorized by the attending doctor.

Hospice Care Benefit

For each day that you receive hospice care from a licensed hospice facility or provider at home, as the result of cancer, we will pay the benefit amount for the first 30 days. Beginning on the 31st consecutive day, the daily benefit amount doubles. Benefits will be paid if you are diagnosed as terminally ill with a prognosis for life of six months or less by a doctor.

Home Health Care Benefit

If you receive a home health care services from a home health care agency for the care and treatment of cancer, we will pay the daily benefit amount for 30 days. Beginning on the 31st consecutive day, the daily benefit amount doubles. Limited to a maximum of 100 days per person, per lifetime. The following are the provisions provided for under the Home Health Care Benefit:

1. **Home Health Care Visits:** We will pay the benefit amount when there is a visit to your residence by a member of the home health care team to provide home health care services. This does not include a visit by an immediate family member.
2. **Medicine and supplies:** When you receive drugs, medicine, and medical supplies provided by or on behalf of the home health care agency, we will pay the benefit amount.
3. **Services of a nutritionist:** When you receive the services of a nutritionist to set up programs for special dietary needs, we will pay the benefit amount.

Family care benefits

Child Tutorial Services Benefit

We will pay the benefit amount for each day that your child, covered under the policy, receives scholastic tutorial services provided by a tutor accredited by a state, regional or national accrediting organization while receiving treatment for cancer.

Counseling Benefit

For each day that you receive counseling sessions with a licensed or certified mental health professional while receiving care and treatment for cancer, we will pay the benefit amount.

Child Cancer Diagnosis Benefit

If your insured child were diagnosed with cancer and confined to a hospital or the ICU of a hospital for the care and treatment of cancer, we will pay the lump-sum benefit amount.

Child Care Benefit

For each day that you or your covered spouse receives dependent child care services by a licensed child care provider or facility while you or your spouse are confined to a hospital or the ICU of a hospital for the care and treatment of cancer, we will pay the benefit amount.[4]

Pet Boarding or Pet Daycare Benefit

We will pay this benefit amount for each day that you or your covered spouse receives pet boarding or pet daycare services at a licensed kennel, pet daycare or veterinarian's office while confined to a hospital or the ICU of a hospital for the care and treatment of cancer.[4]

Optional Riders

Lump Sum Cancer Rider

For added cancer protection, our Lump Sum Cancer Rider pays 100% of your selected benefit amount, from $5,000–$100,000, upon diagnosis of cancer. This benefit is paid in one lump sum to use in any manner you choose.

Lump Sum Heart Attack & Stroke Rider

The costs associated with an unexpected heart attack, stroke or other heart-related surgery can be overwhelming. With our Lump Sum Heart Attack & Stroke Rider, you can receive a percentage of your selected benefit amount, from $5,000–$100,000, subject to the maximum benefit amount, should you receive a diagnosis or procedure for one of the qualifying events listed below.



Qualifying events	% of benefit amount payable for each qualifying event	Maximum % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery*	25%	
Aortic surgery*	25%	
Heart valve replacement/ surgery*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime.

Hospital Indemnity Benefit Rider

Should you get sick, have complications of pregnancy or get injured and require hospitalization, this rider will pay the selected benefit amount, from $100–$1,000, for each day (at least 24 hours) that you are confined[8] to a hospital.

Hospital and Intensive Care Unit Indemnity Benefit Rider

This option includes the benefits of the Hospital Indemnity Benefit Rider and also provides benefits should an injury, sickness or complications of pregnancy require a trip to an intensive care unit. We will pay the selected benefit amount, from $100–$1,000, for each day that you are confined[8] to a hospital as an inpatient (double if confined[8] to the intensive care unit as an inpatient). *Cannot be sold with the Hospital Indemnity Benefit Rider.*

8. Under the direction and supervision of a physician.



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