

ABOUT CANCER

Cancer insurance offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. It pays a benefit directly to you to help with expenses associated with cancer treatment.

For full plan details, please visit your benefit website:

www.mybenefitshub.com/reoakisd



Cancer Monthly Premiums		
	Plan 1	Plan 2
Employee Only	\$15.92	\$24.68
Employee and Spouse	\$28.60	\$43.78
Employee and Child(ren)	\$20.22	\$30.62
Employee and Family	\$31.52	\$47.82

Cancer Benefit Highlights		
Cancer Treatment Policy Benefits	Plan 1	Plan 2
Radiation Therapy, Chemotherapy, or Immunotherapy Maximum per 12-month period	\$10,000	\$20,000
Hormone Therapy - Maximum of 12 treatments per Calendar Year	\$50 per treatment	\$50 per treatment
Experimental Treatment	paid in same manner and under the same maximums as any other benefit	
Surgical Rider Benefits		
Surgical	\$30 Unit Dollar Amount Max \$3,000 per operation	\$45 Unit Dollar Amount Max \$4,500 per operation
Anesthesia	25% of amount paid for covered surgery	
Bone Marrow Transplant - Maximum per lifetime	\$6,000	\$9,000
Stem Cell Transplant - Maximum per lifetime	\$600	\$900
Prosthesis Surgical Implantation/Non-Surgical (not Hair Piece) 1 device per site, per lifetime	\$1,000/\$100	\$2,000/\$200
Miscellaneous Care Rider Benefits		
Cancer Treatment Center Evaluation or Consultation - 1 per lifetime	\$750	\$750
Evaluation or Consultation Travel and Lodging - 1 per lifetime	\$350	\$350
Second / Third Surgical Opinion - per diagnosis of cancer	\$300 / \$300	\$300 / \$300
Drugs and Medicine - Inpatient / Outpatient (maximum \$150 per month)	\$150 per confinement \$50 per prescription	\$150 per confinement \$50 per prescription
Hair Piece (Wig) - 1 per lifetime	\$150	\$150
Transportation - Maximum 12 trips per calendar year for all modes of transportation combined Travel by bus, plane or train Travel by car Lodging - up to a maximum of 100 days per calendar year	actual coach fare or \$0.75 per mile \$0.75 per mile \$100 per day	actual coach fare or \$0.75 per mile \$0.75 per mile \$100 per day

Cancer Benefit Highlights	Plan 1	Plan 2
Family Transportation - Maximum 12 trips per calendar year for all modes of transportation combined Travel by bus, plane or train Travel by car	actual coach fare or \$0.75 per mile \$0.75 per mile	actual coach fare or \$0.75 per mile \$0.75 per mile
Family Lodging - up to a maximum of 100 days per calendar year	\$100 per day	\$100 per day
Blood, Plasma and Platelets	\$300 per day	\$300 per day
Ambulance - Ground/Air- Maximum of 2 trips per Hospital Confinement for all modes of transportation combined	\$200 / \$2,000 per trip	\$200 / \$2,000 per trip
Inpatient Special Nursing Services - per day of Hospital Confinement	\$150 per day	\$150 per day
Outpatient Special Nursing Services - Up to same number of Hospital Confinement days	\$150 per day	\$150 per day
Medical Equipment - Maximum of 1 benefit per calendar year	\$150	\$150
Physical, Occupational, Speech, Audio Therapy & Psychotherapy / Maximum per calendar year	\$25 per visit / \$1,000	\$25 per visit / \$1,000
Waiver of Premium	Waive Premium	Waive Premium
Internal Cancer First Occurrence Rider Benefits		
Lump Sum Benefit - Maximum 1 per Covered Person per lifetime	\$2,500	\$5,000
Lump Sum for Eligible Dependent Children - Maximum 1 per Covered Person per lifetime	\$3,750	\$7,500
Hospital Intensive Care Unit Rider Benefits		
Intensive Care Unit	\$600 per day	\$600 per day
Step Down Unit - Maximum of 45 days per Confinement for any combination of Intensive Care Unit or Step Down Unit	\$300 per day	\$300 per day

THE INSURANCE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. YOU SHOULD CONSULT YOUR EMPLOYER TO DETERMINE WHETHER YOUR EMPLOYER IS A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM.