After years of negative publicity resulting from companies that offered products with little or no benefit value, consumers are gaining awareness of the need for supplemental cancer insurance — especially products that provide real value by offering benefits for cancer screening, chemotherapy, home health care and much more.

Cancer Care Plus is designed to provide Insureds with cash benefits to supplement their existing health insurance. In addition to rising coinsurance limits and deductibles, with any illness there are “hidden costs” as well — like childcare, housekeeping, transportation and lodging.

There’s no way to be prepared for the medical, emotional and financial impact of being diagnosed with cancer - but Cancer Care Plus helps “soften the blow” by providing a little extra financial help in a time of great need.
Eligibility
All Members of a sponsoring organization, their lawful spouses and dependent children are eligible for the Plan. Medical underwriting can be a simple, streamlined application with two “yes”/“no” questions about prior cancer history. To qualify for coverage, “no” answers are required for both questions. An attestation statement can be used in lieu of the two specific questions.

Plan Options
- In-hospital daily benefit: 1st-day amounts from $50 up to $500-a-day for hospital confinements due to cancer.
- Benefits can be flat for the duration of a stay or graded to pay 100% for the first 10 days, 60% for days 11-89, and 300% for days 90+.
- Waiting period options of 60, 90 or 120 days.

Coverage Options
The list of optional benefits below can be used to custom-design a plan for just about any group. Benefits can either be loaded up with the core benefit to create a “high-limit” plan with broad coverage, or can be offered as “upgrade” options after an initial sale has been made.

Inpatient Options
Intensive Care
Additional daily hospital benefits if the Insured is confined in an Intensive Care Unit of a hospital for the treatment of cancer.

Inpatient Drugs and Medicines
When drugs and medications, other than chemotherapy, are administered during hospital confinement.

Ambulance Benefit
For transportation of the Insured, to and from the hospital where confined, by a licensed ambulance company.

Attending Physician Benefit
For a Physician’s daily visits (other than the Surgeon who performed the surgical procedure) to the Insured during hospital confinement.

Nurses Services Benefit
For full-time private care and attendance by an R.N. or L.P.N. (other than the regular nursing care provided by the hospital) during hospital confinement.

Blood and Plasma Benefit
For the purchase of units of blood and plasma.

Surgical Procedures Benefit
For the fee of a Physician or Surgeon for a specified surgical procedure, including preoperative and postoperative care for the treatment of a condition resulting from cancer.

Anesthesia Benefit
For anesthesia and the administration of the anesthesia.

Skilled Nursing Facility Benefit
When confined to a Skilled Nursing Facility due to cancer following hospital confinement.

Outpatient Options
Outpatient Drugs and Medicines
For drugs and medicines, other than chemotherapy, which are prescribed by the attending physician, dispensed on a written prescription, and are administered outside hospital confinement.

Nurse-at-Home
For services of a nurse, when the Insured is at home, following hospital confinement for which hospital benefits were paid.

Home Health Care
For services provided by a Home Health Care Agency following a covered hospital confinement. Such services must be in place of continued hospital confinement.
Cancer Care Plus

X-Ray, Radium, Cobalt, Hypothermia and Inhalation Therapy Benefit
For administration of x-ray, radium, cobalt, hypothermia, or inhalation therapies.

Chemotherapy Benefit
For cancerocidal chemical substances and the administering of the substances for the purpose of modifying or destroying abnormal tissues.

Hospice Care Benefit
For hospice care if the Insured is diagnosed with terminal cancer and the remaining life expectancy is determined by a licensed physician.

Transportation Benefit
If the Insured is required to travel for treatment or consultation for cancer.

Counseling Benefit
If the Insured is receiving psychological counseling. The benefit covers counseling for the patient as well as sessions for the immediate family of the Insured during the lifetime of the cancer patient.

Prosthetics Benefit
For the original purchase of, and fitting with, a prosthetic which is for the replacement of natural parts of the body, and the replacement is necessitated by a loss caused by the treatment of cancer.

Other Benefits...

First Diagnosis Benefit
Provides a “lump-sum” cash benefit when the Insured is positively diagnosed with internal cancer or malignant melanoma after the end of the waiting period.

Cancer Screening Benefit
For diagnostic x-ray, diagnostic laboratory tests or any other recognized diagnostic procedure that is designed to aid in the diagnosis of cancer.

Family Lodging Benefit
For one person to obtain lodging near the Hospital or Skilled Nursing Home in which the Insured is confined.

Survivor Benefit
If the Insured has a lawful Spouse or Dependent Child(ren), the benefit amount is payable upon the death of the Insured from a covered cancer.

Second Opinion Benefit
If a second Physician is consulted after the Insured has been diagnosed with internal cancer or malignant melanoma.

Waiver of Premium
If the Insured becomes disabled for a stated period of time, coverage will continue without further payment of premium of the Insured.

Disability Alternative Benefit
The Insured can elect, by providing a written request, to waive all other benefits and receive a disability benefit for up to three months of hospital confinement and starting with the fourth month of confinement in a Skilled Nursing Facility.
Cancer Care Plus

Heart Disease and Stroke Benefit

The Cancer Care Plus program can be taken to “the next level” by adding the Heart Disease & Stroke benefit option. An additional application must be completed to add this benefit. It can be packaged with the cancer benefits to be positioned as a core plan or offered later as an upgrade to reinforce cancer coverage.

Important Facts to Consider*

Cancer is a disease that no one wants to think about, but the statistics are hard to ignore . . .

- In January, 1999, there were approximately 8.9 million Americans who had a history of cancer.
- Over 1.3 million new cancer cases are expected to be diagnosed in 2003.
- In 2003, over 500,000 Americans are expected to die of cancer — more than 1,500 people every day.
- The National Institutes of Health estimates that in 2002 direct medical costs for cancer were over $60 billion.

* Source: American Cancer Society: Cancer Facts & Figures 2003

NOTE:

This information is intended to be a brief overview of the benefits available under this Plan. It does not provide costs, limitations, exclusions and terms under which the coverage may be kept in force. The Plan is subject to state filing and approval, and may vary slightly, or not be available by jurisdiction in accordance with applicable laws and regulations.

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