

CANCER & SPECIFIED DREAD DISEASE BENEFITS

Policy Form PPC188 or State Edition



Professional Insurance Company

In California, PIC Life Insurance Company

DAILY HOSPITAL CONFINEMENT POLICY - No Lifetime Maximum

Pays a daily benefit for each day of hospitalization due to the treatment of a covered Cancer or Specified Dread Disease (If diagnosed more than 30 days after policy effective date.)

\$150/DAY

Drugs and Medicine Pays the actual charges, up to 15% of the daily benefit paid for drugs and medicine administered in the hospital for the treatment of a covered Cancer or Specified Dread Disease.

15% of Daily Benefit

INTENSIVE CARE - No Lifetime Maximum

Pays a daily benefit, **in addition** to any other policy benefits, for each day of confinement in a Hospital's Intensive Care Unit for the treatment of a covered Cancer or Specified Dread Disease.

\$400/DAY

FIRST OCCURRENCE BENEFIT

Pays you a \$500 initial benefit when a covered Cancer or Specified Dread Disease **other than skin cancer** is first diagnosed, as well as, a progressive benefit equal to 5% of the Initial benefit for each month this rider is in force (maximum progressive amount of \$1,000).

\$500 - \$1,500

X-RAY, RADIUM, CHEMOTHERAPY AND COBALT TREATMENT - No Lifetime Maximum

Pays actual charges up to \$400 a day for X-Ray, Radium, Chemotherapy, and Cobalt Therapy treatment when received in a Hospital (on an inpatient or outpatient basis) or in an Out-of-Hospital facility for loss due to a covered Cancer or Specified Dread Disease.

up to \$400/DAY

COMPREHENSIVE CARE - No Lifetime Maximum

Blood, Plasma, Platelets Pays actual charges when received in a hospital (on an inpatient or outpatient basis) or in an Out-of-Hospital facility as a result of a covered Cancer or Specified Dread Disease.

ACTUAL CHARGE

Ambulance (to/from a Hospital as inpatient) Pays up to \$75 per trip when transported due to a covered Cancer or Specified Dread Disease.

up to \$75/TRIP

Initial Positive Testing (**not payable for Skin Cancer**) Pays actual charges up to \$250 if the diagnostic test results in an initial positive diagnosis of a covered Cancer or Specified Dread Disease within 90 days of testing.

up to \$250

Recurrence Testing (**not payable for Skin Cancer**) Pays actual charges up to \$500 a calendar year for all tests used to monitor for the recurrence of a covered Cancer or Specified Dread Disease.

up to \$500/YEAR

Transportation - For treatment requiring hospital confinement that can not be obtained within a 70 mile radius of Insured Person's home, we will pay the following:

- (1) actual charges for round-trip coach air fare, rail, or bus to the nearest treatment center (patient and one adult family member) or;
- (2) \$.30 per mile for an automobile for up to 700 miles round-trip.

Lodging - \$50 per day for lodging one adult member of the Immediate Family accompanying the Insured Person requiring treatment for a covered Cancer or Specified Dread Disease.

PHYSICIANS ATTENDANCE AND PRIVATE DUTY NURSE - No Lifetime Maximum

Pays actual charges up to the daily benefit for each day for physician services in a Hospital, and will pay up to **twice** the daily benefit for a Private Duty Nurse (when medically necessary for at least 8 hours a day).

up to \$30

SURGICAL AND ANESTHESIA BENEFITS - No Lifetime Maximum

Surgical Pays the actual charges up to the percentage of maximum listed on the schedule of operations for surgery performed in a Hospital (on an inpatient or outpatient basis) or in an Ambulatory Surgical Center due to a covered Cancer or Specified Dread Disease. Limited benefits for skin cancer (\$250 Lifetime Maximum)

up to \$2000

DISABILITY INCOME (Available on Employee only)

Pays you \$500 a month up to 1 year beginning with the 8th day you are Totally Disabled due to a covered Cancer or Specified Dread Disease.

\$500

All these benefits are available for a Premium of:

Monthly

Employee.....

\$13.07

Employee & Family.....

\$20.93