### Group Cancer Plan

12/12 Pre-existing Condition Clause

#### Premiums

<table>
<thead>
<tr>
<th>Level 2</th>
<th>Level 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly</td>
<td>monthly</td>
</tr>
<tr>
<td>26 pay</td>
<td>26 pay</td>
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<tr>
<td>18 pay</td>
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<tr>
<td>$11.75</td>
<td>$20.45</td>
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<tr>
<td>$19.60</td>
<td>$34.00</td>
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</tbody>
</table>

- **Employee Only**
  - $5.42
  - $9.44
  - $13.63
- **Family**
  - $7.83
  - $13.07
  - $22.67

### Benefits

- **Cancer Screening/Wellness Benefit, per calendar year**
  - $75.00
- **Hospital Confinement/Hospital Intensive Care Unit Confinement**
  - $200.00
- **Radiation/Chemotherapy, per day/calendar max**
  - $225/7,500
- **Antinausea Medication, per day/calendar max**
  - $50/$200
- **Blood/Plasma/Platelets/Immunoglobulins, per day**
  - $225/7,500
- **Supportive or Protective Care Drugs and Colony Stimulating Factors, per day**
  - $150/1,200
- **Bone Marrow Stem Cell Transplant, per lifetime**
  - $10,000.00
- **Peripheral Stem Cell Transplant, per lifetime**
  - $5,000.00
- **Transportation (per mile) up to 700 miles per round trip**
  - $0.40
- **Lodging, per day, up to 70 days per calendar year**
  - $50.00
- **Surgical Procedures**
  - up to $3,000
- **Outpatient Surgical Center, per day/annual max**
  - $500/$1,500
- **Ambulance, per trip, limit 2 trips per confinement**
  - $100.00
- **Attending Physician, per day, max 180 days per calendar year**
  - $50.00
- **Experimental Treatment, per treatment/annual max**
  - $300/$10,000
- **Hair, External Breast, Voice Box Prosthesis, per calendar year**
  - $200.00
- **Prosthesis, Artificial Limb per device, limit 1 per site, 4,000 lifetime max**
  - $2,000.00
- **Skilled Nursing Care Facility, per day up to days confined**
  - $300.00
- **Hospice, per day, no lifetime limit**
  - $300.00
- **Home Health Care Services, per day, up to greater of 30 days/calendar year or 2x days confined**
  - $300.00

Must hit 10% participation to qualify group

Auburn University provides you with two plans to choose from for cancer insurance. Both plans are completely employee paid and the payroll-deducted premiums are pre-taxed. When considering this benefit, keep in mind that the primary purpose of cancer insurance is to assist with the non-medical costs associated with cancer. These policies pay benefits directly to you, unless assigned to a doctor or hospital, regardless of any other insurance coverage you may have. This provides you with extra resources to help offset any financial loss you may experience during this period.

**Please contact Johnson Sterling Consulting, Inc. to enroll in the cancer insurance:**

Johnson Sterling Consulting, Inc.
Phone locally: 334-887-5533
Toll-Free: 800-451-6861
E-mail: AUbenefits@johnsonsterling.com
Cancer Insurance

What if it happened to you or your family?

Many of us have been affected by cancer – either firsthand or through a family member or friend. Cancer can impact any of our lives.

- The risk of developing cancer during a lifetime are about one in two for men and one in three for women.\(^1\)
- In 2013, 1.7 million new cancer cases were expected.\(^1\)

The costs of cancer

42% of cancer patients surveyed felt they suffered a significant or catastrophic financial burden from cancer-care related expenses.\(^2\)

According to the National Cancer Institute, an estimated 61% of these costs are related to indirect expenses.

DIRECT COSTS MOST MAJOR MEDICAL PLANS COVER: 39%
- Hospital charges
- Surgeon fees
- Physician fees
- Medication and drug costs
- Radiological fees
- Nursing costs

INDIRECT COSTS YOU PAY: 61%
- Loss of wages or salary
- Deductibles or coinsurance
- Travel expenses
- Lodging and meals
- Child care

Help when you need it most

If cancer impacts your life, you should focus on getting better – not on how you’ll pay your bills. Talk with your Colonial Life benefits counselor about how cancer insurance can help provide financial security for you and your family.

Some states require a 30-day waiting period. See your Colonial Life benefits representative to learn more about this and other voluntary insurance products. Cancer and hospital intensive care coverage is not available in all states.

\(^1\)American Cancer Society, Cancer Facts & Figures 2013.