Markets customized insurance policies to customers throughout the Midwest
Rated A with the Better Business Bureau
Knowledgeable customer service representatives who are licensed agents available to help you
   No automated phones—
    Real people providing real service

Platinum proudly offers policies that are underwritten by State Mutual Insurance Company
   Located in Rome, Georgia
    Mutual Insurance Company
     Founded in 1936

Platinum Supplemental Insurance, Inc.
   Based in Dubuque, Iowa
Serving 17 states and growing!
Fighting cancer or chronic illness can be costly. It creates two types of expenses:

**Medical Expenses**
such as doctor or hospital bills. Medical insurance typically covers most of these expenses.

**Nonmedical Expenses**
are unavoidable expenses (caused by your illness) that you pay for out of your own pocket.

The facts are:

- **60%** of the total cost of cancer is nonmedical and is not paid for by major medical insurance.  
- Stroke is a **leading cause** of long-term disability.
- **About 86%** of people survive heart attacks.
- **60%** of the total cost of cancer is nonmedical and is not paid for by major medical insurance.
- Alzheimer’s disease is the **6th** leading cause of death in the U.S.

Your out-of-pocket expenses:

**Medical Expenses:**
- Deductibles
- Co-payments
- Benefit limitations
- Experimental treatments

**Living Expenses:**
- Mortgage or rent
- Car payments
- Utilities
- Groceries

**Additional Expenses:**
- Transportation
- Hotels
- Special diets
- Family care

**Loss of Income:**
If you or your spouse need time off from work, or are caring for a family member.

How will you pay for these extra expenses?

- Spend savings
- Borrow from your retirement
- Sell assets
- Assistance from family

A better solution:  
Insurance policies marketed by  
**Platinum Supplemental Insurance**

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Focus on recovery, not expenses.

Cancer Lump Sum Benefit

$50,000* CANCER LUMP SUM BENEFIT
Pays the lump sum benefit amount when a covered person is diagnosed as having cancer. Pays 25 percent of lump sum benefit for limited cancer, including cancer in situ. Nonmalignant melanoma skin cancer will pay a onetime benefit of $500.

Heart Attack or Stroke Lump Sum Benefit

$50,000* HEART ATTACK OR STROKE LUMP SUM BENEFIT
Pays the lump sum benefit amount when a covered person is diagnosed as having heart attack or stroke. Pays 50 percent of lump sum benefit for coronary artery bypass surgery. Coronary angioplasty will pay 25 percent of lump sum benefit.

Recurrence Benefit

After you recover, your lump sum benefit starts to restore!
The Recurrence Benefit is a percentage of the lump sum benefit. The Cancer Lump Sum Benefit is payable after a covered person has been in a period of remission for at least one full year from a previous diagnosed cancer. For Heart Attack or Stroke Lump Sum benefit, recurrence must be at least one full year from payment of the lump sum Benefit.

Percentage of lump sum benefit restored over 5 years

1 Year 2–3 Years 4 Years 5 Years

$5,000 10% $12,500 25% $25,000 50% $50,000 100%

YEARS BETWEEN OCCURENCES

An estimated 1 in 3 Americans reports having difficulty paying medical bills.

*Benefit amounts listed are based on the Plan F benefit plan. Other benefit plans are available. Premiums will vary by plan.

Page 4
Benefits are paid directly to you.

Cancer, Heart Attack & Stroke Treatment Benefits

**Hospital Confinement Benefit**
Days 1–90 $500/day // $15,000/Month*
Pays per day when you are confined to the hospital for at least 18 hours as a direct result of cancer, heart attack or stroke.

**Catastrophic Hospital Confinement Benefit**
Days 91+ $1,500/day // $45,000/Month*
Pays beginning on the 91st day of being continuously confined to a hospital. Pays in addition to all other benefits except the Hospital Confinement Benefit.

**Drugs and Medicine** // $250/day

**Attending Physician** // $125/day

**Private Nurse** // $250/day

**Skilled Nursing Facility** // $250/day

**Screening** // $250/year

**Experimental Treatment** // $12,500 per cancer occurrence
Pays for experimental drugs and chemicals, surgery or therapy endorsed by either the NCI or ACS for experimental studies in the treatment of cancer.

**Hospice Benefit** // $7,500/month

**Lodging** // $100/day

**Transportation**

**Common Carrier (Air, Rail or Bus)** // up to $2,000/trip
LIMITED TO 2 ROUND TRIPS PER PERSON, PER CALENDAR YEAR.

**Private Vehicle** // up to $2,000/trip
$0.60/MILE UP TO THE BENEFIT AMOUNT. PAYS FOR UNLIMITED TRIPS.

**Ambulance**

**Ground** // $250/trip LIMITED TO 4 TIMES PER CALENDAR YEAR
**Air** // $1,500/trip LIMITED TO 1 TRIP PER CALENDAR YEAR

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*Example uses daily benefit multiplied by assumed 30 days per month.
**This benefit is payable up to the same number of days you received the Hospital Confinement Benefit.
Chemotherapy and Radiation Benefits*11

UP TO $9,000 per month
ORAL CHEMOTHERAPY
Pays per medication, maximum of 3 medications per month. LIMITED TO 36 MONTHS

UP TO $1,000 per day
INJECTED CHEMOTHERAPY
Pays per day for covered injected chemotherapy treatments. NO LIFETIME MAXIMUM

UP TO $1,000 per day
RADIATION
Pays per day for covered radiation treatments. NO LIFETIME MAXIMUM

UP TO $500 per month
ANTI-NAUSEA DRUGS
Pays per month for prescribed antinausea drugs while an insured person is receiving chemotherapy, radiation or experimental treatment on an outpatient basis. NO LIFETIME MAXIMUM

UP TO $250 per month
SUPPORTIVE DRUGS
Pays per month for supportive or protective care drugs prescribed in connection or conjunction with injected chemotherapy. NO LIFETIME MAXIMUM

*11Cancer Chemotherapy and Radiation Indemnity Benefit Rider
*Benefit amounts listed are based on the Plan F benefit plan. Other benefit plans are available. Premiums will vary by plan.
Transplant & Chronic Benefits

The benefits listed below increase by 5 percent every year for 20 years.

$200,000 grows to $400,000 in 20 years

COMA // Pays the Coma Lifetime Benefit amount when a covered person has been in a coma for a period of 30 consecutive days.

PERMANENT PARALYSIS // Pays the Permanent Paralysis Lifetime Benefit amount when a covered person is diagnosed with permanent paralysis.

HUMAN ORGAN TRANSPLANT // Pays the Organ Transplant Lifetime Benefit amount if a covered person is the recipient of a human organ transplant because the organ can no longer adequately function, causing a covered person to be at greater risk of death.

Each day, an average of 79 people receive organ transplants.

Chronic diseases are responsible for 7 out of every 10 deaths in the U.S.

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12 Benefit amounts listed are combined benefits on the Plan F benefit plan for both the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy and the Heart Attack and Stroke Lump Sum Benefit Insurance Policy when both policies are applied for and approved.


*Chronic Illness Indemnity Benefit decreases by half at age 70.
Transplant & Chronic Benefits

$100,000 GROWS TO $200,000 IN 20 YEARS

ALZHEIMER’S BENEFIT // Pays the Alzheimer’s Lifetime Benefit amount if a covered person is diagnosed by a physician with Alzheimer’s disease and such person, as a result of Alzheimer’s, is confined to a licensed nursing facility for at least 60 days.

DONOR BENEFIT // Pays the Donor Benefit amount when a covered person is the recipient of a transplant covered under this rider.

STEM CELL TRANSPLANT // Pays the Stem Cell Transplant Lifetime Benefit amount if a covered person is the recipient of a human stem cell transplant. This benefit is not payable for a harvesting of peripheral blood cells or stem cells and subsequent reinfusion.

BONE MARROW TRANSPLANT // Pays the Bone Marrow Transplant Lifetime Benefit amount if a covered person is the recipient of a human bone marrow transplant. This benefit is not payable for the harvesting, storage and subsequent reinfusion of bone marrow from the recipient.

$50,000 GROWS TO $100,000 IN 20 YEARS

END-STAGE RENAL FAILURE // Pays the End-Stage Renal Failure Lifetime Benefit amount when a covered person is diagnosed with end-stage renal failure as a result of sickness or disease.

*Benefit amounts listed are combined benefits on the Plan F benefit plan for both the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy and the Heart Attack and Stroke Lump Sum Benefit Insurance Policy when both policies are applied for and approved.

**Chronic Illness Indemnity Benefit Rider. Benefits decrease by half at age 70.
**Policy Advantages**

- You’re paid regardless of any other insurance you may have, and the cash benefits are paid directly to you. You decide how to use the money.*
- Policy is guaranteed renewable as long as you pay your premiums on time.
- Your premiums do not increase because you get older.

**Annual Benefit Example**

<table>
<thead>
<tr>
<th>Primary Insured Age</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Insured</td>
<td>$250</td>
</tr>
<tr>
<td>Spouse</td>
<td>$250</td>
</tr>
<tr>
<td>Dependents 18+</td>
<td>N/A</td>
</tr>
<tr>
<td>Dependents Under 17</td>
<td>N/A</td>
</tr>
<tr>
<td>TOTALS</td>
<td></td>
</tr>
</tbody>
</table>

**Probable Annual Benefits Without Diagnosis**

- **Annual Cancer Screening**\(^{16}\) (1/person/year) $250
- **Annual Heart Attack or Stroke Screening**\(^{17}\) (1/person/year) $250

Example assumes eligibility for all listed benefits. See limitations and exclusions. Premium payable for the base policy and riders.

\(^{16}\)Cancer Indemnity Benefit Rider

\(^{17}\)Heart Attack and Stroke Indemnity Benefit Rider

*The benefits may be paid directly to the hospital or other healthcare facility if an assignment of benefits is made.
Return of Premium

**APPLICANTS AGE 64 AND UNDER**\(^{18}\)

We will return all premiums paid (less any claims paid) every 20 years.

**APPLICANTS AGE 65 TO 79**\(^{19}\)

We will return all premiums paid (less any claims paid) if you pass away within 10 years of the issue date or your death occurs prior to age 80, whichever is later.

<table>
<thead>
<tr>
<th>Premium Paid In</th>
<th>Claims Paid</th>
<th>Refund Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example 1</td>
<td>$15,000</td>
<td>$150,000 Claims</td>
</tr>
<tr>
<td>Example 2</td>
<td>$15,000</td>
<td>$5,000 Claims</td>
</tr>
<tr>
<td>Example 3</td>
<td>$15,000</td>
<td>$0 Claims</td>
</tr>
</tbody>
</table>

**Policy Options**

Your Age __________

$ ____________ Plan Level  $ ____________ Plan Level  $ ____________ Plan Level

$ ____________  $ ____________  $ ____________
### Cancer, Heart Attack or Stroke with Chronic Illness List of Benefit Levels

#### Scheduled Benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
<th>Plan D</th>
<th>Plan E</th>
<th>Plan F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer Lump Sum and Recurrence</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$50,000</td>
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<tr>
<td>Nonmalignant Melanoma Skin Cancer - Lifetime Benefit Amount</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
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<tr>
<td>Limited Cancer - Lifetime Benefit Amount</td>
<td>$1,250</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
<td>$12,500</td>
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<tr>
<td>Heart Attack or Stroke</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$50,000</td>
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<tr>
<td>Coronary Angioplasty - Lifetime Benefit Amount</td>
<td>$1,250</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$7,500</td>
<td>$10,000</td>
<td>$12,500</td>
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<tr>
<td>Coronary Artery Bypass - Lifetime Benefit Amount</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$25,000</td>
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<tr>
<td>Cancer, Heart Attack or Stroke Hospital Confinement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-90 (per day)</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
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<tr>
<td>Days 91+ (per day)</td>
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<td>$1,500</td>
<td>$1,500</td>
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<tr>
<td>Hospice Care (per day)</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
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<tr>
<td>Drugs &amp; Medicine (per day)</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
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<tr>
<td>Attending Physician (per day)</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
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<tr>
<td>Screening Benefit (per year)</td>
<td>$250</td>
<td>$250</td>
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<td>$250</td>
<td>$250</td>
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<tr>
<td>Private Nurse (per day)</td>
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<td>$250</td>
<td>$250</td>
<td>$250</td>
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<tr>
<td>Skilled Nursing Facility (per day)</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Ground Ambulance (per trip, 4 trips/year)</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Air Ambulance (per trip, 1 trip/year)</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Private Vehicle - $0.60/mile (up to $2,000/trip)</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Common Carrier (up to $2,000/trip)</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Lodging (per day)</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
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<tr>
<td>Experimental Treatment (per cancer occurrence)*</td>
<td>$12,500</td>
<td>$12,500</td>
<td>$12,500</td>
<td>$12,500</td>
<td>$12,500</td>
<td>$12,500</td>
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<tr>
<td>Chemotherapy Injected (per day)</td>
<td>$100</td>
<td>$200</td>
<td>$300</td>
<td>$500</td>
<td>$800</td>
<td>$1,000</td>
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<tr>
<td>Chemotherapy Oral/Topical (per month, up to 3 medications per month, up to 36 months)</td>
<td>$300</td>
<td>$600</td>
<td>$900</td>
<td>$1,500</td>
<td>$2,400</td>
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<td>Radiation (per day)</td>
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<td>$200</td>
<td>$300</td>
<td>$500</td>
<td>$800</td>
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<td>Anti-Nausea Drug (per month)</td>
<td>$50</td>
<td>$100</td>
<td>$150</td>
<td>$250</td>
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<td>Supportive Drug (per month)</td>
<td>$25</td>
<td>$50</td>
<td>$75</td>
<td>$125</td>
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<td>$250</td>
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<tr>
<td>Chronic Illness/Transplant**</td>
<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Human Organ Transplant</td>
<td>$20,000</td>
<td>$40,000</td>
<td>$80,000</td>
<td>$120,000</td>
<td>$160,000</td>
<td>$200,000</td>
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<tr>
<td>Bone Marrow Transplant</td>
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<td>$20,000</td>
<td>$40,000</td>
<td>$60,000</td>
<td>$80,000</td>
<td>$100,000</td>
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<tr>
<td>Stem Cell Transplant</td>
<td>$10,000</td>
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<td>$40,000</td>
<td>$60,000</td>
<td>$80,000</td>
<td>$100,000</td>
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<tr>
<td>Living Organ Donor</td>
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<td>$40,000</td>
<td>$60,000</td>
<td>$80,000</td>
<td>$100,000</td>
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<tr>
<td>Alzheimer’s Lifetime</td>
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<td>Permanent Paralysis</td>
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<td>$80,000</td>
<td>$120,000</td>
<td>$160,000</td>
<td>$200,000</td>
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<tr>
<td>Coma</td>
<td>$20,000</td>
<td>$40,000</td>
<td>$80,000</td>
<td>$120,000</td>
<td>$160,000</td>
<td>$200,000</td>
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<tr>
<td>End-Stage Renal Failure</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$30,000</td>
<td>$40,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

*Experimental Treatment is only available with the Cancer Indemnity Benefit Rider.
**Chronic Illness Indemnity Benefit Rider amounts listed are combined benefits if eligible for both the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy and the Heart Attack and Stroke Lump Sum Benefit Insurance Policy. Benefits listed under this rider are the Lifetime Benefit Amount.

All Chronic Illness/Transplant benefits are lifetime benefit amounts.
This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy and riders for exact details for costs and further details of coverage, including exclusions, any restrictions, limitations and the terms under which the policy may be continued in force. With questions, see your agent or contact the insurance company. This is a solicitation of insurance and an agent may contact you.

**THIS IS A LIMITED POLICY. READ YOUR POLICY CAREFULLY.**

Pre-existing conditions are not covered during the first six months after the policy date.

**Waiting Periods:** A waiting period is the number of days for which no benefits are payable. The Screening Benefit under the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy and Heart Attack and Stroke Lump Sum Benefit Insurance Policy are subject to a 90-day waiting period. The benefits under the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy, and the Heart Attack and Stroke Benefit Insurance Policy, the Cancer Surgical Procedures Indemnity Benefit Rider, and the Cancer Indemnity Benefit Rider, the Cancer Chemotherapy and Radiation Indemnity Benefit Rider, and the Chronic Illness Indemnity Benefit Rider, and Heart Attack and Stroke Indemnity Benefit Rider are subject to a 30-day waiting period. In Arkansas, the Screening Benefit under the Cancer Lump Sum Recurrence Indemnity Benefit Insurance Policy and Heart Attack and Stroke Lump Sum Benefit Insurance Policy have a 30-day waiting period. A waiting period does not apply in Missouri.

**Right to Return:** If you are not satisfied with your policy, send it back to Customer Service within thirty (30) days after you receive it and the insurance company will return your money, less any claims paid.

The policy/riders are limited health coverage that provide benefits in addition to other insurance you may have.

A hospital is an institution licensed or certified as a hospital in the state in which it is located. It does not include other facilities that provide institutional care, such as nursing facilities, rehabilitation facilities, alcohol, drug, or substance abuse treatment facilities, or extended care facilities.

Hospital confinement period begins with the first day of confinement as an inpatient in a hospital. It ends when an insured has been out of the hospital 60 consecutive days.

**NOTICE TO BUYER:** This policy and riders provide limited benefits. They may not cover all the costs incurred by the buyer during the period of coverage. The buyer is advised to carefully review all policy limitations, exclusions, terms and conditions. PLEASE READ YOUR ACCOMPANYING OUTLINE OF COVERAGE.

This brochure is designed to be a marketing aid and is not to be construed as a contract for insurance.

This brochure provides a brief description of the important features of policy form(s)

SMCA2015, SMCCRR, SMCAIR, SMCIIR, SMICUR, SMCSPR, SMHS2015, SMHSIR, SMROPD, SM20ROP