



# Cancer, Heart Attack or Stroke Insurance Policy With Chronic Disease and Accident Protection

SUPPLEMENTAL INSURANCE POLICY



Insurance coverage underwritten by



**State Mutual**  
Insurance Company  
Since 1936



Established in 1995  
Dubuque, Iowa

**A**

Rated A with the Better Business Bureau.



Building innovative supplemental healthcare policies  
that support the real needs of rural families.



Delivering helpful person-to-person service  
to 70,000+ customers in 20 states—and growing.

**Policies underwritten by:**



Established in 1936  
Rome, Georgia



# Fighting cancer or chronic illness can be costly.

## It creates **two types** of expenses:

1 in 2 people will be diagnosed with cancer at some point in their lives.<sup>1</sup>

### Medical Expenses

Such as doctor or hospital bills. Health insurance typically covers most of these expenses.

### Nonmedical Expenses

These are unavoidable expenses caused by your illness that you pay for out of your own pocket.

60% of U.S. adults have a chronic illness.<sup>2</sup>

## The facts are:

- Cancer patients are **2.5 times** more likely to file for bankruptcy.<sup>3</sup>
- Someone has a heart attack in the U.S. every **40 seconds**.<sup>4</sup>
- The average cost of a disabling motor vehicle injury in the U.S. is over **\$100,000**.<sup>5</sup>
- **Stroke** is the leading cause of serious long-term disability.<sup>6</sup>
- **1 in 3** seniors die with Alzheimer's disease or another form of dementia.<sup>7</sup>
- Unintentional injury is the **4th** leading cause of death in the U.S.<sup>8</sup>

## 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

<sup>1</sup>Lifetime Risk of Developing or Dying From Cancer. American Cancer Society. (2023).

Accessed on May 22, 2023, from <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html>.

<sup>2</sup>Chronic Diseases in America. Centers for Disease Control and Prevention. (2019, Oct. 23).

Accessed on June 30, 2020, from <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>.

<sup>3</sup>Financial Insolvency as a Risk Factor for Early Mortality Among Patients with Cancer. (2016, Jan. 25).

Accessed on Dec. 29, 2020, from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC493128/>.

<sup>4</sup>Tsao CW, Aday AW, Almarzooq ZI, Beaton AZ, Bittencourt MS, Boehme AK, et al. Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. (2022, July 15). Accessed on Sept. 6, 2022, from [cdc.gov/heartdisease/facts.htm](https://www.cdc.gov/heartdisease/facts.htm).

<sup>5</sup>Costs of Motor-Vehicle Injuries: Average Economic Cost by Injury Severity or Crash 2020. National Safety Council Injury Facts.

Accessed on Sept. 6, 2022, from <https://injuryfacts.nsc.org/all-injuries/costs/guide-to-calculating-costs/data-details>.

<sup>6</sup>Tsao CW, Aday AW, Almarzooq ZI, Alonso A, Beaton AZ, Bittencourt MS, et al. Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. Accessed on Sept. 6, 2022, from [cdc.gov/stroke/facts.htm](https://www.cdc.gov/stroke/facts.htm).

<sup>7</sup>2022 Alzheimer's Disease Facts and Figures. Alzheimer's Association.

Accessed on Sept. 6, 2022, from <https://www.alz.org/alzheimers-dementia/facts-figures>.

<sup>8</sup>Historical Preventable Fatality Trends. National Safety Council Injury Facts.

Accessed on Sept. 6, 2022, from <https://injuryfacts.nsc.org/all-injuries/historical-preventable-fatality-trends/where-weve-been>.

## Focus on recovery, not expenses.

### Cancer Lump Sum Benefits<sup>9\*</sup>

**\$5,000-\$100,000** **CANCER LUMP SUM BENEFIT**

Pays the lump sum benefit amount when a covered person is diagnosed as having cancer. Nonmalignant melanoma skin cancer will pay a onetime benefit of \$500.

**\$12,500-\$25,000** **LIMITED CANCER LUMP SUM BENEFIT**

Pays 25% of the lump sum benefit amount for limited cancer, including cancer in situ.

### Heart Attack or Stroke Lump Sum Benefits<sup>10\*</sup>

**\$5,000-\$50,000** **HEART ATTACK OR STROKE LUMP SUM BENEFIT**

Pays the lump sum benefit amount when a covered person is diagnosed as having a heart attack or stroke.

**\$2,500-\$25,000** **CORONARY ARTERY BYPASS LUMP SUM BENEFIT**

Pays 50% of the lump sum benefit amount for coronary artery bypass surgery not resulting from a heart attack.

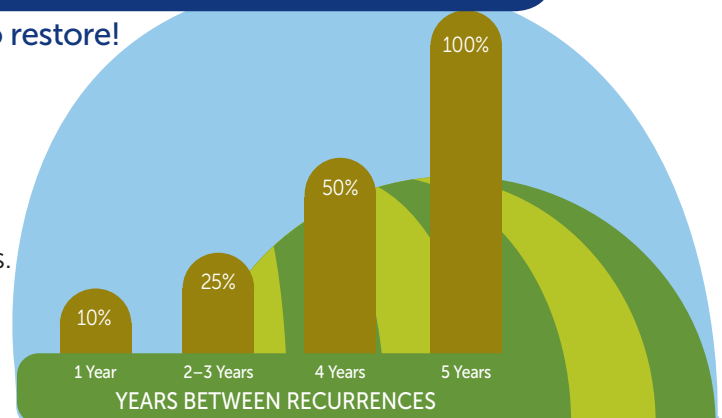
**\$1,250-\$12,500** **CORONARY ANGIOPLASTY LUMP SUM BENEFIT**

Pays 25% of the lump sum benefit amount for coronary angioplasty, aortic surgery or a heart valve replacement/repair not resulting from a heart attack.

### Recurrence Benefit<sup>11</sup>

After you recover, your lump sum benefits start to restore!

The recurrence benefit is a percentage of the lump sum benefit amount that restores and becomes available again after a period of time. The Cancer Lump Sum Recurrence Benefit is payable after a covered person has been in a period of remission for at least one full year from a previous cancer diagnosis. For the Heart Attack or Stroke Lump Sum Benefit, recurrence must be at least one full year from the lump sum benefit payment on a previous diagnosis.



<sup>9</sup>Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy.

<sup>10</sup>Heart Attack and Stroke Lump Sum Benefit Insurance Policy. Benefit amounts listed are based on the maximum benefit level.

<sup>11</sup>Other benefit plans are available at \$1,000 per unit.

<sup>12</sup>Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy and Heart Attack and Stroke Lump Sum Benefit Insurance Policy

\*Premiums will vary by plan.

# Cancer, Heart Attack & Stroke Treatment Benefits<sup>12</sup>

## Hospital Confinement

**Days 1–10 // \$500/day**

**Days 11–90 // \$1,000/day**

**NO LIFETIME MAXIMUM**

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.

## Intensive Care Unit

**\$1,000/day // \$30,000/month**

**30-DAY MAXIMUM**

Pays when a covered person is confined to an intensive care unit of a hospital as a direct result of cancer, heart attack or stroke.

## Catastrophic Hospital Confinement

**Day 91+ // \$1,500/day // \$45,000/month\***

**NO LIFETIME MAXIMUM**

Benefit begins on the 91st day of continuous hospital confinement. Pays in addition to all other benefits, except the hospital confinement benefit.

## Drugs and Medicine // \$300/day

**NO LIFETIME MAXIMUM**

Pays each day for FDA-approved medication received during a covered hospital confinement.

## Attending Physician // \$150/day

**NO LIFETIME MAXIMUM**

Pays each day a covered person receives services from an attending physician during a covered hospital confinement.

## Private Nurse // \$300/day

**NO LIFETIME MAXIMUM**

Pays each day a covered person receives full-time services from a private nurse while hospital confined.

## Skilled Nursing Facility // \$300/day

**NO LIFETIME MAXIMUM**

Pays each day a covered person is confined to a skilled nursing facility. The nursing confinement must begin within 14 days after the covered person is discharged from a hospital.\*\*

## Hospice Benefit // \$15,000/month

**BASED ON A 30-DAY MONTH**

**6-MONTH MAXIMUM**

Pays each day a terminally ill covered person receives hospice care as a direct result of cancer, heart attack or stroke.

## Lodging // \$100/day

**NO LIFETIME MAXIMUM**

**UP TO 30 DAYS PER CALENDAR YEAR**

Pays lodging each day for a covered person or an adult companion when insured is receiving treatment from a medical facility located more than 100 miles from their home.

## Transportation

**NO LIFETIME MAXIMUM**

**Common Carrier (Air, Rail or Bus) // up to \$2,000/trip**

**LIMITED TO TWO ROUND TRIPS PER PERSON,**

**PER CALENDAR YEAR**

Pays the benefit amount for a covered person and one adult companion to travel to or from the hospital.

## Private Vehicle // up to \$2,000/year

**\$0.60/MILE UP TO THE BENEFIT AMOUNT**

**PAYS FOR UNLIMITED TRIPS**

Pays the benefit amount for a covered person to travel to or from a hospital located more than 50 miles from the home.

## Ambulance

**NO LIFETIME MAXIMUM**

Pays per trip to or from a hospital where insured is confined as an inpatient.

**Ground // \$500/trip**

**LIMITED TO 4 TIMES PER CALENDAR YEAR**

**Air // \$2,000/trip**

**LIMITED TO 1 TRIP PER CALENDAR YEAR**

# Cancer Treatment Benefits<sup>13</sup>

**UP TO \$15,000**

## EXPERIMENTAL TREATMENT

Pays for experimental drugs and chemicals, surgery, or therapy endorsed by either the NCI or ACS for experimental studies in the treatment of cancer.

**UP TO \$5,000**

## PROSTHESIS

Pays the prosthesis benefit amount when a covered person purchases or has surgically implanted a medically necessary prosthetic device as prescribed by a physician as a direct result of cancer.

**UP TO \$2,500 // \$500 STORAGE BENEFIT**

## EGG OR SPERM HARVESTING

Pays the egg or sperm harvesting and storage benefit amount when a covered person has a procedure to harvest and store an egg or sperm prior to beginning cancer treatment that would damage the egg or sperm.

## RECONSTRUCTIVE SURGERY

Pays the reconstructive surgery benefit amount when a covered person has a medically necessary reconstructive surgery as a direct result of cancer.

<sup>12</sup>Cancer Indemnity Benefit Rider and Heart Attack and Stroke Indemnity Benefit Rider

<sup>13</sup>Cancer Indemnity Benefit Rider

\*Example uses daily benefit multiplied by assumed 30 days per month.

\*\*This benefit is payable up to the same number of days as the Hospital Confinement Benefit.

# Chemotherapy and Radiation Benefits<sup>14\*</sup>

UP TO \$**3,000** per month

## ORAL CHEMOTHERAPY

\$1,000/treatment

LIMITED TO 36 MONTHS

Pays per medication, maximum of three medications per month.

UP TO \$**1,000** per day

## INJECTED CHEMOTHERAPY

NO LIFETIME MAXIMUM

Pays per day for covered injected chemotherapy treatments.

UP TO \$**1,000** per day

## RADIATION

NO LIFETIME MAXIMUM

Pays per day for covered radiation treatments.

UP TO \$**500** per month

## ANTI-NAUSEA DRUGS

NO LIFETIME MAXIMUM

Pays per month for prescribed anti-nausea drugs while an insured person is receiving chemotherapy, radiation or experimental treatment on an outpatient basis.

UP TO \$**250** per month

## SUPPORTIVE DRUGS

NO LIFETIME MAXIMUM

Pays per month for supportive or protective care drugs prescribed in connection or conjunction with injected chemotherapy.

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

# Cancer + Heart Transplant Benefits

UP TO \$**200,000** GROWS TO \$**400,000**

## HUMAN HEART TRANSPLANT<sup>15\*</sup>

Pays the heart transplant benefit amount if a covered person is the recipient of a heart transplant.

## BONE MARROW TRANSPLANT<sup>16\*</sup>

Pays the bone marrow transplant lifetime benefit amount when a covered person is the recipient of a bone marrow transplant as a direct result of cancer.

UP TO \$**100,000** GROWS TO \$**200,000**

## STEM CELL TRANSPLANT<sup>16\*</sup>

Pays the stem cell transplant benefit amount if a covered person is the recipient of a human stem cell transplant as a direct result of cancer.

## BONE MARROW DONOR<sup>16\*</sup>

Pays the bone marrow donor lifetime benefit amount when a covered person is the donor or the recipient of a bone marrow transplant as a direct result of cancer.

<sup>14</sup>Cancer Chemotherapy and Radiation Indemnity Benefit Rider

<sup>15</sup>Heart Attack and Stroke Lump Sum Benefit Insurance Policy. Benefit amounts listed are based on the maximum benefit level.

Other benefit plans are available at \$1,000 per unit.

<sup>16</sup>Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy. Benefit amounts listed are based on the maximum benefit level.

Other benefit plans are available at \$1,000 per unit.

\*Premiums will vary by plan.

# Chronic Disease Benefits<sup>17</sup>

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

The benefits decrease by half at age 70.

**\$150,000 GROWS TO \$300,000 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 applicable permanent paralysis lifetime benefit amount (either for paraplegia or quadriplegia) when a covered person is diagnosed with permanent paralysis.

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

**MULTIPLE SCLEROSIS** // Pays the multiple sclerosis lifetime benefit amount if an insured is diagnosed with multiple sclerosis.

**PARKINSON'S** // Pays the Parkinson's lifetime benefit amount if an insured is diagnosed with Parkinson's disease.

**LOSS OF HEARING, SIGHT OR SPEECH** // Pays the loss of hearing, sight or speech benefit amount when a covered person is diagnosed with total loss of hearing, sight or speech.

**ALZHEIMER'S** // Pays the Alzheimer's lifetime benefit amount if a covered person is diagnosed with advanced Alzheimer's and is unable to perform at least three Activities of Daily Living.

## **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.

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

**ALS** // Pays the amyotrophic lateral sclerosis benefit amount if an insured is diagnosed with ALS. This diagnosis must be supported by investigations including typical MRI findings, lumbar puncture, blood and urine studies, and electromyography (EMG), which unequivocally confirm the diagnosis.

**\$25,000 GROWS TO \$50,000 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.

<sup>17</sup>Chronic Disease Indemnity Benefit Insurance Policy. Benefits decrease by half at age 70.

# Accidental Death and Dismemberment With Inflation Protection<sup>18\*</sup>

In the event of a covered accident, the policy would pay 50% of the lump sum benefit amount for a covered spouse and 10% for a covered child.<sup>18</sup>

Inflation protection increases your benefits by 5% of the original benefit amount each year for 20 years.<sup>18</sup>

UP TO \$25,000-\$500,000

## Accidental Death Lump Sum Benefit

Pays the lump sum benefit amount when a covered person dies solely as a result of, and within 90 days of, a covered accidental injury.

	Individual	In 10 Years, Grows to:	In 20 Years, Grows to:
Commercial Aircraft Accident	up to \$500,000	\$750,000	\$1 Million
Common Carrier Accident ( <i>Train, Bus, Boat</i> )	up to \$300,000	\$450,000	\$600,000
<b>All Other Accidental Deaths</b>	<b>up to \$100,000</b>	<b>\$150,000</b>	<b>\$200,000</b>

UP TO \$100,000

## Accidental Dismemberment Lump Sum Benefit

Pays the lump sum benefit amount when a covered person suffers total and irrecoverable loss of eyesight or limbs solely as a result of a covered accidental injury. If a covered person sustains more than one covered loss as a result of one accident, the benefit will pay only one amount—the largest amount the covered person is entitled.

	Individual	In 10 Years, Grows to:	In 20 Years, Grows to:
Double Dismemberment ( <i>Hands, Feet or Eyes</i> )	up to \$100,000	\$150,000	\$200,000
Single Dismemberment ( <i>Hands, Feet or Eyes</i> )	up to \$50,000	\$75,000	\$100,000

## Coma<sup>18</sup>

UP TO \$25,000 - \$100,000

## Lump Sum Benefit

Pays the lump sum benefit amount when a covered person has been in a coma for a period of 30 consecutive days as a result of a covered accident.



<sup>18</sup>Accident Benefit Insurance Policy. Premiums will vary by plan.

\*Benefits reduce by 50% when the insured's attained age is 75.



## Accidental Burn<sup>19</sup>

### UP TO \$16,000 Lump Sum Benefit

Pays the lump sum benefit amount when a covered person suffers second-degree burns covering at least 25% of the body, or third-degree burns covering at least nine square inches of the body, as a direct result of a covered accidental injury.

## Accidental Laceration<sup>19</sup>

### UP TO \$1,500 Lump Sum Benefit

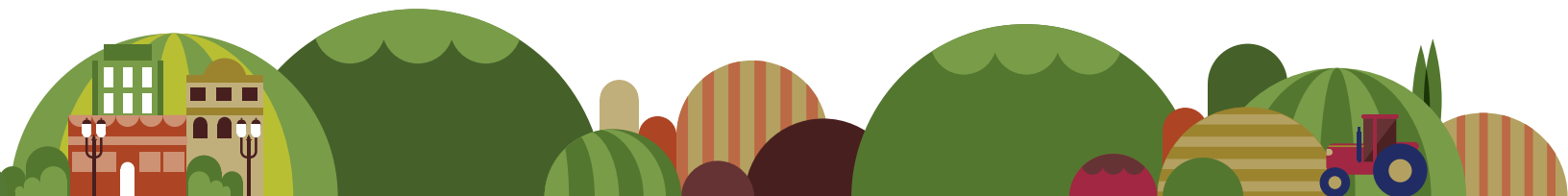
Pays the lump sum benefit amount when a covered person suffers a laceration as a direct result of an accidental injury and the laceration is repaired with sutures by a physician.

## Accidental Fracture<sup>19\*</sup>

### UP TO \$25,000 Lump Sum Benefit

Pays the lump sum benefit amount when a covered person suffers a fracture as a direct result of an accidental injury. If a covered person sustains more than one fracture as a result of one accidental injury, the policy will pay two times the largest accidental fracture benefit.

Fracture	Open	Closed	Chip
Skull (depressed)	\$25,000	\$12,500	\$3,125
Hip, Thigh	\$15,000	\$7,500	\$1,875
Leg	\$8,000	\$4,000	\$1,000



<sup>19</sup>Accident Benefit Insurance Policy. Treatment must be received by a physician within 72 hours of an accidental burn, accidental laceration or accidental fracture.

\*Benefits reduce by 50% when the insured's attained age is 75. Premiums will vary by plan.

# Accidental ICU & Emergency Care Benefits

UP TO \$**30,000** per confinement

## INTENSIVE CARE UNIT<sup>20</sup>

Pays \$1,000 each day for up to 30 days that a covered person is confined to an intensive care unit of a hospital as a result of a covered loss due to accidental injury. Each day must include an overnight stay. **NO LIFETIME MAXIMUM**

UP TO \$**3,000** per year

## ACCIDENTAL INJURY EMERGENCY ROOM<sup>21</sup>

Pays for services provided in a hospital emergency room due to a covered accidental injury. Care must be received within 72 hours of the covered accident. Pays \$750 for the primary insured or spouse and \$500 for dependent children. **LIMITED TO 4 VISITS PER YEAR**

UP TO \$**2,000** per year

## AMBULANCE<sup>21</sup>

Pays for ground or air ambulance transportation to a hospital resulting from a covered accident. **Ground // \$250/trip LIMITED TO 4 TRIPS PER YEAR Air // \$2,000/trip LIMITED TO 1 TRIP PER YEAR**

# Accidental Medical & Dental Benefits<sup>21\*</sup>

UP TO \$**500** per accident

## DENTAL

Pays when a covered person receives dental treatment, which requires repair with a crown, denture or implant, as a result of an accidental injury. Pays \$250 if the damaged tooth is extracted.

UP TO \$**800** per year

### • PHYSICIAN OR CHIROPRACTIC TREATMENT

Pays \$100 each day a covered person receives treatment from a physician or chiropractor as a result of an accidental injury. **LIMITED TO 4 TREATMENTS PER ACCIDENT**

### • PHYSICAL THERAPY

Pays \$100 each day a covered person receives physical therapy as a result of an accidental injury. **LIMITED TO 4 TREATMENTS PER ACCIDENT**

### • X-RAYS

Pays \$100 each day a covered person has an X-ray performed as a result of an accidental injury. **LIMITED TO 4 TREATMENTS PER ACCIDENT**

<sup>20</sup>Accident Only Intensive Care Indemnity Benefit Rider. Benefits reduce by 50% when the insured's attained age is 70.

<sup>21</sup>Accident Benefit Insurance Policy. Premiums will vary by plan.

## Home Health Care Benefit<sup>22\*</sup>

UP TO \$**2,000** Per Month

Pays the benefit amount when a physician prescribes home health care for a covered person who is unable to perform two or more Activities of Daily Living due to a covered accident:

- Eating
- Toileting
- Transferring
- Dressing
- Contenance

Benefits include qualified visits from a registered nurse, personal care services or homemaker services.

## Accidental Disability Benefit<sup>23</sup>

\$**5,000** Per Month  
For Primary Insured

### APPLICANTS AGED 64 AND UNDER

Pays the benefit amount when the primary insured is unable to perform two or more Activities of Daily Living due to a covered accident.

- Eating
- Toileting
- Transferring
- Dressing
- Contenance

This benefit is subject to a 90-day elimination period.



<sup>22</sup>Accident Only Home Healthcare Indemnity Benefit Rider (if eligible).

<sup>23</sup>Accident Only Disability Indemnity Benefit Rider. Benefits available for primary insured aged 18–64 (if eligible).

\*Accident Only Disability Indemnity Benefit Rider terminates 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.

## Return of Premium

### APPLICANTS AGED 49 AND UNDER<sup>24</sup>

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

### APPLICANTS AGED 74 AND UNDER<sup>25</sup>

We will return all premiums paid (less any claims paid) if you pass away within 10 years of the policy issue date or your death occurs prior to age 75, whichever is later.

	Premium Paid In	Claims Paid	Refund Amount
Example 1	\$15,000	\$150,000 Claims	No Refund
Example 2	\$15,000	\$5,000 Claims	\$10,000
Example 3	\$15,000	\$0 Claims	\$15,000



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

<sup>24</sup>20-Year Return of Premium Indemnity Benefit Rider

<sup>26</sup>Return of Premium Upon Death Indemnity Benefit Rider

# Policy Type

Your Age \_\_\_\_\_

Plan Level \$ \_\_\_\_\_

\_\_\_\_\_

Policy Type \_\_\_\_\_

Plan Level \$ \_\_\_\_\_

\_\_\_\_\_

Policy Type \_\_\_\_\_

Plan Level \$ \_\_\_\_\_

\_\_\_\_\_

Policy Type \_\_\_\_\_



# CANCER, HEART ATTACK, STROKE BENEFIT LEVELS

	65+	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
<b>Cancer Lump Sum and Recurrence</b>	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$100,000*
Nonmalignant Melanoma Skin Cancer <i>(Lifetime benefit)</i>	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Limited Cancer <i>(Lifetime benefit)</i>	\$1,250	\$2,500	\$3,750	\$5,000	\$7,500	\$10,000	\$25,000
Bone Marrow Transplant	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$200,000
Stem Cell Transplant	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$100,000
Bone Marrow Donor	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$100,000
<b>Heart Attack or Stroke Lump Sum</b>	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000
Coronary Artery Bypass Surgery	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
Coronary Angioplasty <i>(Lifetime benefit)</i>	\$1,250	\$2,500	\$3,750	\$5,000	\$7,500	\$10,000	\$12,500
Heart Transplant	\$20,000	\$40,000	\$60,000	\$80,000	\$120,000	\$160,000	\$200,000
<b>Chronic Illness/Transplant</b>							
Human Organ Transplant	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Living Organ Donor	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Alzheimer's <i>(Lifetime benefit)</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Permanent Paralysis	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Paraplegia	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Coma	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
End-Stage Renal Failure	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Amyotrophic Lateral Sclerosis	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Multiple Sclerosis	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Parkinson's	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Loss of Hearing/Sight/Speech	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>Chemotherapy Injected (per day)</b>	\$100	\$100	\$200	\$300	\$500	\$800	\$1,000
Chemotherapy Oral/Topical							
<i>(per month, up to 3 medications per month, up to 36 months)</i>	\$100	\$100	\$200	\$300	\$500	\$800	\$1,000
Radiation <i>(per day)</i>	\$100	\$100	\$200	\$300	\$500	\$800	\$1,000
Anti-Nausea Drug <i>(per month)</i>	\$50	\$50	\$100	\$150	\$250	\$400	\$500
Supportive Drug <i>(per month)</i>	\$25	\$25	\$50	\$75	\$125	\$200	\$250
<b>Cancer, Heart Attack or Stroke Benefits</b>							
Days 1–10 <i>(per day)</i>	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Days 11–90 <i>(per day)</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Day 91+ <i>(per day)</i>	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Intensive Care Unit <i>(per day)</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Hospice Care <i>(per day)</i>	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Drugs & Medicine <i>(per day)</i>	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Attending Physician <i>(per day)</i>	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Private Nurse <i>(per day)</i>	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Skilled Nursing Facility <i>(per day)</i>	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Ground Ambulance <i>(per trip, 4 trips/year)</i>	\$500/trip	\$500/trip	\$500/trip	\$500/trip	\$500/trip	\$500/trip	\$500/trip
Air Ambulance <i>(per trip, 1 trip/year)</i>	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip
Private Vehicle <i>(\$0.60/mile)</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>	\$0.60/mi <i>up to \$2,000</i>
Common Carrier <i>(up to \$2,000/person, 2 trips per year)</i>	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip	\$2,000/trip
Lodging <i>(per day)</i>	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Prosthesis <i>(implant, artificial limb)**</i>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Prosthesis <i>(hair, external breast, larynx, eye)**</i>	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Egg/Sperm Harvesting and Storage**	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Egg/Sperm Storage**	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Reconstructive Surgery**	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Experimental Treatment <i>(\$3,000/unit)**</i>	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

\*Benefit amounts listed are based on the maximum Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy. Other benefit plans between \$50,000 and \$100,000 are available for the Cancer Lump Sum and Recurrence Benefit Insurance Policy. Premiums will vary by plan.

\*\*Prosthesis, Egg/Sperm Harvesting and Storage, Reconstructive Surgery, and Experimental Treatment are only available with the Cancer Indemnity Benefit Rider.

# ACCIDENT BENEFIT LEVELS

	Plan A	Plan B	Plan C
<i>A covered spouse receives 50% of the lump sum benefit amount in the event of a covered accident, and a covered child receives 10%.</i>			
<b>Accidental Death</b> <i>Benefits reduce by 50% at age 75</i>			
Commercial Airplane	\$125,000	\$250,000	\$500,000
Common Carrier (train, bus, ship)	\$75,000	\$150,000	\$300,000
Other Causes	\$25,000	\$50,000	\$100,000
<b>Accidental Dismemberment</b> <i>Benefits reduce by 50% at age 75</i>			
Loss of both hands, both feet or sight in both eyes	\$25,000	\$50,000	\$100,000
Loss of one hand, one foot or sight in one eye	\$12,500	\$25,000	\$50,000
<b>Coma</b>	\$25,000	\$50,000	\$100,000
<b>Accidental Fracture</b>			
<b>Skull (depressed)</b>			
Open	\$6,250	\$12,500	\$25,000
Close	\$3,125	\$6,250	\$12,500
Chip	\$781	\$1,563	\$3,125
<b>Hip, Thigh</b>			
Open	\$3,750	\$7,500	\$15,000
Close	\$1,875	\$3,750	\$7,500
Chip	\$469	\$938	\$1,875
<b>Leg</b>			
Open	\$2,000	\$4,000	\$8,000
Close	\$1,000	\$2,000	\$4,000
Chip	\$250	\$500	\$1,000
<b>Accidental Medical</b>			
Chiropractic or Physician	\$25	\$50	\$100
Physical Therapy	\$25	\$50	\$100
X-Ray	\$25	\$50	\$100
<b>Accidental Dental</b>			
Broken tooth repaired with a crown, denture or implant	\$125	\$250	\$500
Broken tooth extraction	\$63	\$125	\$250
<b>Accidental Ambulance</b>			
Ground	\$63	\$125	\$250
Air	\$500	\$1,000	\$2,000
<b>Accidental Emergency Room</b>			
Primary/Spouse	\$188	\$375	\$750
Dependent	\$125	\$250	\$500
<b>Accidental Laceration</b>			
Less than 3 inches, repaired by sutures	\$25	\$50	\$100
3-8 inches, repaired by sutures	\$125	\$250	\$500
8+ inches, repaired by sutures	\$375	\$750	\$1,500
<b>Accidental Burn</b>			
2nd Degree: 25% of body	\$250	\$500	\$1,000
3rd Degree: 9-18 sq. inches	\$1,000	\$2,000	\$4,000
3rd Degree: 19-35 sq. inches	\$2,000	\$4,000	\$8,000
3rd Degree: 35+ sq. inches	\$4,000	\$8,000	\$16,000
<b>Intensive Care Unit Rider</b> <i>Benefits reduce by 50% at age 70</i>			
ICU	\$1,000	\$1,000	\$1,000
Step Down	\$500	\$500	500
<b>Accidental Disability Rider</b>			
Monthly Benefit	\$5,000	\$5,000	\$5,000
<b>Home Health Care Rider</b>			
Weekly Benefit	\$500	\$500	\$500

Toll-Free **1-877-822-0582**

Our customer service specialists are friendly and knowledgeable licensed agents.  
If you have a question, please call us.

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 benefits under the Cancer Lump Sum and Recurrence Indemnity Benefit Insurance Policy, the Heart Attack and Stroke Benefit Insurance Policy, and the Chronic Disease Indemnity Benefit Insurance Policy are subject to 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 and riders are limited health coverage that provide benefits in addition to other insurance you may have.

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.

To be eligible for benefits, you must receive medically necessary covered care as defined in the policy.

**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)  
SMCA2019, SMCAIR2019, SMCCRR2019, SMHS2019, SMHSIR2019, SMICCD2019,  
SMROPDII, SM20ROPII SMACICR2019, SMACC2019, SMADIR, SMROP20II, SMHHCR.



Platinum Building, 137 Main Street, Dubuque IA 52001 • [www.pltnm.com](http://www.pltnm.com)  
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