



## EMPLOYEE GUIDE

# Cancer Insurance

You don't have to work for a big company to have great benefit choices. With MedMutual Protect supplemental benefits offered by your employer, you have a variety of options to choose from to protect you, your family and your finances from an unexpected injury or illness.

### Help when you need it most

When you or a loved one is diagnosed with cancer, the financial burden can be overwhelming. While primary health insurance is there to cover the medical bills, many patients face challenges due to time away from work and expenses that may not be covered by other insurance.

### Stay focused on getting well

A MedMutual Protect® Cancer insurance policy gives you an extra layer of financial security during these tough times—providing benefits that you can use to help keep the bills paid and protect your savings. That way, your focus can be on getting better.

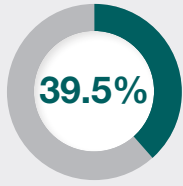
### How it works

1. Select a policy option.
2. The policy pays a one-time, lump-sum cancer diagnosis benefit.
3. As treatment begins, the policy pays additional benefits based on your coverage plus the care and services you receive such as:
  - New or experimental treatment.
  - Second and third surgical opinions, drugs and medicines, lodging and transportation, and other expenses.

**Benefits are paid directly to the insured with no restrictions on how the funds can be used.**

\*MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. The underwriting company for the worksite voluntary Cancer policy is **Reserve National Insurance Company**.

## Why Do You Need Cancer Insurance?



**39.5%** of men and women will be diagnosed with cancer of any site at some point during their lifetime.<sup>1</sup>

<sup>1</sup>National Cancer Institute Cancer Stat Facts, (2020) [www.seer.cancer.gov/statfacts](http://www.seer.cancer.gov/statfacts)



**25%** of 600 breast cancer patients surveyed reported **\$8,000** or more in out-of-pocket costs.<sup>2</sup>

<sup>2</sup>Medscape "Costs of Breast Cancer Surgery Can Be Financial Burden," (2019) <https://www.medscape.com/viewarticle/916619>



**One in four** survivors reported problems paying medical bills, and **33%** reported worry about medical bills.<sup>3</sup>

<sup>3</sup>CDC "Annual Out-of-Pocket Expenditures and Financial Hardships Among Cancer Survivors 2011-2016," (2019) [www.cdc.gov/mmwr/volumes/68/wr/mm6822a2.htm?s\\_cid=mm6822a2\\_w](http://www.cdc.gov/mmwr/volumes/68/wr/mm6822a2.htm?s_cid=mm6822a2_w)

**KEY BENEFITS** MedMutual Protect's Cancer Insurance policy offers key benefits plus standard features  
**Key and Standard Benefits are combined for a full, robust Cancer Insurance policy.**

### PRODUCT FEATURES AND BENEFITS

	Low	Mid	High
<b>First Diagnosis Benefit</b>	\$2,000 Cancer or Specified Disease	\$3,000 Cancer or Specified Disease	\$5,000 Cancer or Specified Disease
<b>Radiation/Chemotherapy/ Immunotherapy</b>	\$2,500 (Monthly) Cancer or Specified Disease	\$5,000 (Monthly) Cancer or Specified Disease	\$10,000 (Monthly) Cancer or Specified Disease
<b>Hospital Confinement Benefit (Daily)</b>	\$100 Cancer or Specified Disease	\$200 Cancer or Specified Disease	\$300 Cancer or Specified Disease
<b>Self-Administered Drugs (Yearly / Benefit Period)</b>	\$10,000	\$10,000	\$10,000
<b>Colony Stimulating Factors (Monthly)</b>	\$500	\$500	\$1,000
<b>Surgery</b>	\$1,500 Cancer or Specified Disease	\$1,500 Cancer or Specified Disease	\$3,000 Cancer or Specified Disease
<b>Ambulance (Maximum)</b>	\$1,000	\$1,000	\$1,000
<b>Medical Imaging</b>	\$100 Cancer or Specified Disease	\$500 Cancer or Specified Disease	\$1,000 Cancer or Specified Disease
<b>Non-Melanoma Skin Cancer Diagnosis (Calendar Year)</b>	\$100	\$100	\$100
<b>Wellness</b>	\$50	\$50	\$75

# STANDARD BENEFITS

Standard benefits are included to provide financial help from diagnosis through the end of treatment.

DIAGNOSIS & RELATED	
National Comprehensive Cancer Treatment Center/Evaluation Consultation	\$750
Positive Diagnosis Test	\$300

SURGERY & RELATED	
Bone Marrow & Stem Cell Transplant ( <i>Maximum</i> )	\$15,000
2nd and 3rd Opinion	Expenses Incurred
Ambulatory Surgical Center ( <i>Daily</i> )	\$250
Anesthesia ( <i>% of surgery</i> )	25%

HOSPITAL & RELATED	
Government or Charity Hospital ( <i>Daily</i> )	\$200
Extended Benefits ( <i>Daily</i> )	3X hospital confinement
At Home Nursing ( <i>Daily</i> )	\$100
Physicians Attendance ( <i>Daily</i> )	\$35
Private Duty Nursing Services ( <i>Daily</i> )	\$100
Extended Care Facility ( <i>Daily</i> )	\$50
Hospice Care ( <i>Daily</i> )	\$50

TREATMENT-RELATED	
Miscellaneous Therapy Charges	\$10,000
Outpatient Anti-Nausea Drugs	\$250
Drugs & Medicine ( <i>Daily</i> )	\$25
<i>Calendar year maximum</i>	\$600
New or Experimental Treatment	\$7,500
Blood, Plasma & Platelets ( <i>Daily</i> )	\$200
Physical or Speech Therapy	\$35

TRANSPORTATION & LODGING	
Non-local transportation	Common carrier; 50¢/mi. up to 700mi.
Adult Companion Lodging ( <i>Daily</i> )	\$75
Adult Companion Transportation	Common carrier; 50¢/mi. up to 700mi.

MISCELLANEOUS	
Artificial Limb or Prosthesis	\$1,500
Hair Piece	\$150
Breast Prosthesis	Insured's expenses
Rental/Purchase of Durable Goods ( <i>Calendar Year</i> )	\$1,500

See following limitations and exclusions.



## RIDER BENEFITS

	Low	Mid	High
<b>Intensive Care Unit (Daily)</b>	\$325	\$325	\$325
<i>Reduced by half at age 70</i>			
Step-down unit	1/2 ICU benefit	1/2 ICU benefit	1/2 ICU benefit
Common carrier injury	2X ICU benefit	2X ICU benefit	2X ICU benefit
Treatment of cancer	2x ICU benefit	2x ICU benefit	2x ICU benefit

### Specified Diseases *(Included in Low, Mid, and High)*

Applicable standard policy benefits can be used for specified disease plus any noted in the key benefits table.

The following illnesses are covered when specified diseases are added to the policy:

Addison's Disease	Meningitis (epidemic cerebrospinal)	Scarlet Fever
Amyotrophic Lateral Sclerosis	Multiple Sclerosis	Sickle Cell Anemia
Cystic Fibrosis	Muscular Dystrophy	Tay-Sachs Disease
Diphtheria	Myasthenia Gravis	Tetanus
Encephalitis	Niemann-Pick Disease	Toxic Epidermal Necrolysis
Epilepsy	Osteomyelitis	Tuberculosis
Hansen's Disease	Poliomyelitis	Tularemia
Legionnaire's Disease	Rabies	Typhoid Fever
Lupus Erythematosus	Reye's Syndrome	Undulant Fever
Lyme Disease	Rheumatic Fever	Whipple's Disease
Malaria	Rocky Mountain Spotted Fever	

See following limitations and exclusions.

## CANCER INSURANCE RATES *(Includes Intensive Care Unit rates)*

Monthly	Employee	Employee + Spouse	Employee + Children	Employee + Family
Low	\$35.04	\$68.54	\$40.14	\$71.43
Mid	\$41.47	\$81.16	\$47.26	\$84.48
High	\$52.31	\$102.11	\$59.27	\$106.19

## Financial help when you need it most:

- Benefits will be paid directly to you, not the hospital.
- Coverage can be purchased for you and your entire family.
- Waiver of premium after 60 days of disability due to cancer for as long as your disability lasts.<sup>1</sup>
- Portable coverage if you leave your current job, at the same premium.

<sup>1</sup> Disability of primary insured only

## Cancer Insurance Policy Limitations and Exclusions

### Limitations

During the first , following the effective date of coverage for an insured person, losses incurred for pre-existing conditions are not covered. After this period, benefits for such conditions will be payable unless specifically excluded from coverage.

This pre-existing condition limitation does not apply to the Wellness Benefit if included in the policy.

**Pre-Existing Conditions means Cancer or specified disease for which an insured person has received medical consultation, treatment, care, services, or for which diagnostic test(s) have been recommended for which medication has been prescribed during the 12 months immediately preceding the effective date of coverage for the insured person.**

### Exclusions

Benefits under the policy and any attached rider(s) will only be payable for diagnoses resulting from cancer (or specified diseases, if included). Benefits are not payable for any loss caused in whole or in part by or resulting in whole or part from the following: 1. Any other disease or sickness; 2. Injuries; 3. Any disease, condition, or incapacity that has been caused, complicated, worsened, or affected by: a. Specified disease or specified disease treatment (if included); or b. Cancer or cancer treatment, or unless otherwise defined in the policy; 4. Care and treatment received outside the United States or its territories; or 5. New and experimental treatment by any program that does not qualify as new and experimental treatment under the Policy.

**Cancer does not include: 1. Pre-malignant tumors or polyps or other conditions which may be considered precancerous, including but not limited to leukoplakia, actinic keratosis, carcinoid, hyperplasia, polycythemia, nonmalignant melanoma, moles or similar diseases or lesions; 2. Intraductal non-invasive carcinoma of the breast, carcinoma of the appendix, Stage 1 transitional carcinoma of the urinary bladder; 3. Any Non-Melanoma Skin Cancers other than melanomas; or 4. Tumors in presence of HIV.**

Some provisions, exclusions or limitations may vary by state. See each state's policy/certificate for details. Policy Form Series KB-EC-POL-0117 and KB-MC-0117



## MedMutualProtect.com/Group

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues.

The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, Short Term Disability and Whole Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the worksite voluntary Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance Products is **Fidelity Security Life Insurance Company® (FSL)**. **FSL** is not financially affiliated with Medical Mutual of Ohio. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. **FSL** is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com).

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

The MedMutual Protect voluntary insurance products, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

**IMPORTANT:** If an individual is insured under one or more MedMutual Protect voluntary insurance products and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in MedMutual Protect coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. MedMutual Protect acts solely as the issuer and underwriter of these insurance products and as such, neither MedMutual Protect nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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