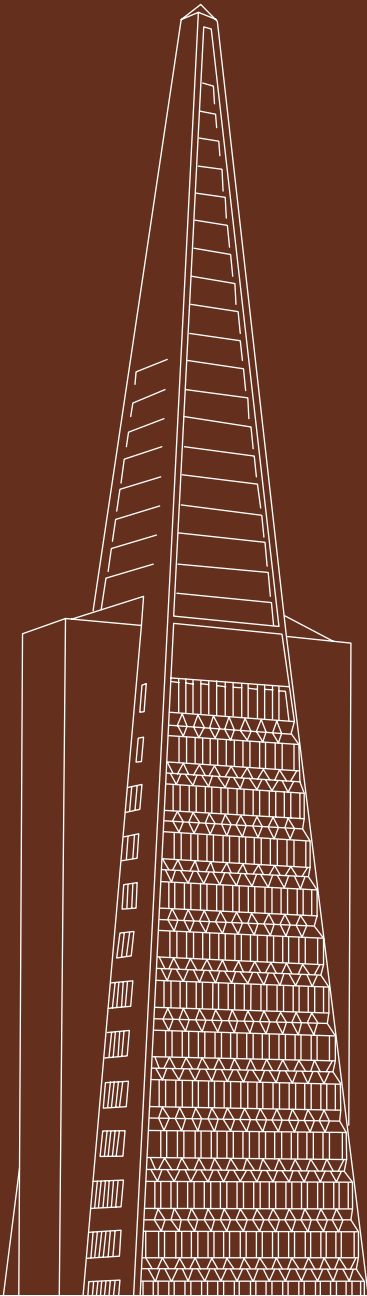


CancerSelect[®]

Cancer Only Insurance Policy

R I S E A B O V E .



CancerSelect – Consumer Brochure – CCS01C/A-0904
Underwritten by: **Transamerica Life Insurance Company**

®

CancerSelect[®]

Cancer Only Insurance Policy

Consider the Facts:

- ▶ Since 1990, more than 18 million new cancer cases have been diagnosed.
- ▶ 1.3 million new cancer cases are expected to be diagnosed in 2004.
- ▶ Cancer is the second leading cause of death in the U.S., exceeded only by heart disease.
- ▶ The 5-year survival rate for all cancer combined is 63%.

Source: American Cancer Society, Cancer Facts and Figures, 2004. (Use of statistic does not imply endorsement.)



CancerSelect is a cancer-only insurance policy (Policy Form Series XPC0100 or CP500200). Forms may vary and coverage may not be available in all jurisdictions. Benefits provided and premiums payable depend upon the coverage selected. This is a brief summary of the benefits of the coverage; please refer to the contract for complete information.

The Benefits of CancerSelect®

CancerSelect is a cancer only policy that provides benefits for the direct medical and indirect non-medical costs of cancer treatment.

Medical Benefits

- ▶ Hospital room
- ▶ Drugs and medicines
- ▶ Physicians
- ▶ Anesthesia and surgery
- ▶ Radiation therapy treatments and chemotherapy drugs
- ▶ Transplants
- ▶ Blood and plasma
- ▶ Prosthesis and physical therapy

Non-Medical Benefits

- ▶ Transportation
- ▶ Family member lodging and transportation
- ▶ Ambulance
- ▶ Bone marrow donor's expenses

Pays in Addition to Other Insurance

- ▶ Benefits are paid in addition to any other insurance you may have, including your employer's medical plan and Medicare (in most states).

Pays Directly to You

- ▶ Benefits are paid directly to you—or directly to anyone else you choose.

Easy and Convenient

- ▶ You may purchase CancerSelect at special payroll deduction rates.
- ▶ CancerSelect is also available to your spouse and children at the same rates.
- ▶ CancerSelect may be available by answering just a few health questions.
- ▶ No physical exams or blood tests are required.
- ▶ Coverage is guaranteed renewable for life, and is 100% portable at the same rates.

Coverages Available to You

In-Hospital Benefits

- ▶ Hospital confinement
- ▶ Attending physician
- ▶ Private-duty nurse
- ▶ Drugs and medicines
- ▶ Extended benefits
- ▶ Government or charity hospital
- ▶ Transplants

In- or Out-of-Hospital Benefits

- ▶ Radiation therapy
- ▶ Chemotherapy
- ▶ Laboratory tests
- ▶ Experimental treatment
- ▶ Reconstructive surgery
- ▶ Blood, plasma, and blood components (e.g., platelets)
- ▶ Related radiation and chemotherapy
- ▶ Physical therapy and speech therapy
- ▶ Anesthesia
- ▶ Diagnostic tests
- ▶ Prosthesis
- ▶ Surgery

Outpatient Benefits

- ▶ Physician
- ▶ Drugs, medicines, lab
- ▶ Hospice care
- ▶ 2nd and 3rd surgical opinions
- ▶ Skin cancer
- ▶ Extended Care Facility

Non-Medical Benefits

- ▶ Transportation
- ▶ Ambulance
- ▶ Family member lodging and transportation
- ▶ Continuation of coverage on dependent children
- ▶ Bone marrow donor's expenses
- ▶ Waiver of premium

Additional Information

- ▶ Limitations and exclusions apply
- ▶ Renewability is guaranteed
- ▶ Family coverage is available

Please refer to the sections that follow for additional information.

In-Hospital Benefits

Hospital Confinement

You select your daily hospital benefit—\$100, \$200, \$300, \$400, or \$500 per day—for up to 75 days of covered confinement.

Extended Benefits

Beginning with the 76th day of continuous confinement, CancerSelect will pay the usual and customary charges for in-hospital medical costs in lieu of all other benefits (except surgery and anesthesia, which remain the same). This benefit does not include confinements covered by the transplant benefit, as described below. No lifetime maximum.

Government or Charity Hospital

For hospital treatment where you are not required to pay for most services—in lieu of all other benefits—CancerSelect will pay:

- 1) \$200 per day for first 10 days of covered Hospital Confinement; \$125 per day thereafter.
- 2) \$75 per outpatient radiation therapy or chemotherapy. (Missouri and Wyoming residents will receive their Hospital Confinement Benefit per day until released.) No lifetime maximum.

Attending Physician

\$45 for first day; \$30 each day thereafter. No lifetime maximum.

Private-Duty Nurse

\$100 per day. No lifetime maximum.

Drugs and Medicines

\$25 per day or \$250 per confinement, whichever is greater. No lifetime maximum.

Transplants

If you require a bone marrow transplant or replacement of a cancerous vital organ, CancerSelect® will pay a lump-sum benefit of \$30,000. This is paid in lieu of all other benefits for confinements and outpatient treatments due to the transplant (except Bone Marrow Donor's Benefit). Not available in Utah. No lifetime maximum.

In-or Out-of-Hospital Benefits

Radiation Therapy

Pays charges from \$5,000 to \$25,000 (your choice) each calendar year for radiation therapy treatments. No lifetime maximum.

Chemotherapy Drugs

Pays charges from \$5,000 to \$25,000 (your choice) each calendar year for chemotherapy drugs. No lifetime maximum.

Related Radiation and Chemotherapy Expenses

- 1) Pays charges of up to \$250 per year for consultation, planning, exams, checkup, drugs for side effects, etc. No lifetime maximum.
- 2) Pays charges of up to \$75 for wig or hair piece for hair loss from radiation or chemotherapy. Lifetime maximum of \$75. (Minnesota: 12-month maximum of up to \$350.)

Experimental Treatment

Pays usual and customary charges of up to \$4,000 per year for drugs, chemicals, surgery, or therapy approved by FDA, NCI, or ACS. No lifetime maximum.

Surgery

Up to \$3,000 for in-hospital surgery as scheduled in the policy. Pays up to \$4,500 for outpatient surgery (including biopsies). No lifetime maximum.

Blood, Plasma, and Blood Components (e.g., Platelets)

Pays charges from \$5,000 to \$25,000 (your choice) each calendar year for blood, plasma, and components including administration, transfusion, processing, procurement, and cross matching. No lifetime maximum.

Anesthesia

25% of covered Surgery Benefit. No lifetime maximum.

Laboratory Tests

\$150 per Period of Hospital Confinement. \$300 for outpatient tests done within 30 days prior to Period of Hospital Confinement (in lieu of in-hospital lab tests). No lifetime maximum.

In-or Out-of-Hospital Benefits *(continued)*

Diagnostic Tests

In-Hospital

Up to \$300 for biopsies; \$150 for other tests per Period of Hospital Confinement, as shown in the policy schedule.

Out-of-Hospital

- 1) \$300 for tests other than biopsies to detect, support, or confirm a positive diagnosis.
- 2) \$300 for further diagnostic tests done within 30 days prior to a Period of Hospital Confinement (in lieu of in-hospital diagnostic tests). No lifetime maximum.

Reconstructive Surgery

Charges (as scheduled in the policy) of up to \$750 for reconstructive surgery within two years of cancer removal. Lifetime maximum for skin cancer is \$500; other cancers have no lifetime maximum.

Prosthesis

Usual and customary charges of up to \$1,000 per prosthetic device that requires implantation. No lifetime maximum.

Physical Therapy and Speech Therapy

\$25 per treatment (limit one per day). \$1,000 lifetime maximum.

Benefits provided and premiums payable depend upon the coverage selected.

Out Patient Benefits

Physician

\$60 for one visit by your physician, other than the surgeon, on the day of outpatient surgery. No lifetime maximum.

Drugs, Medicines, Lab

\$250 for drugs and tests related to outpatient surgery that are received within 30 days of outpatient surgery.
No lifetime maximum.

Hospice Care

\$75 per day at hospice center or for a visit to your home by hospice team. \$7,500 lifetime maximum.

2nd and 3rd Surgical Opinions

\$150 each. No lifetime maximum.

Skin Cancer

- 1) \$200 per removal, \$400 per calendar year, for clinical diagnosis. Pathological diagnosis not required.
- 2) With pathological diagnosis, all applicable benefits in policy schedule will be paid. No lifetime maximum.

Extended Care Facility

\$40 per day, up to the number of days of the hospital stay when admitted within 14 days of hospital discharge (within 15 days in Utah; not available in Wisconsin). No lifetime maximum.



Non-Medical Benefits

Transportation

When non-local hospital confinement (more than 50 miles from your residence) is required, pays:

- 1) actual round-trip charges by common carrier, or private vehicle allowance of \$.35 per mile (up to 700 miles).
- 2) actual round-trip charges by common carrier for you or your spouse to accompany a child who is a covered person and requires non-local hospital confinement. Payable once per Period of Hospital Confinement. No lifetime maximum.

Family Member Lodging and Transportation

When non-local hospital confinement is required, pays:

- 1) charges not to exceed \$40 per day at a motel, hotel, etc. for an adult member of your immediate family. The maximum benefit is \$2,400 per Period of Hospital Confinement.
- 2) actual round-trip charges by common carrier for same adult. No lifetime maximum.

Ambulance

Pays charges up to \$2,000 per trip for admission to a hospital. Transportation in excess of 100 miles must be to the nearest hospital providing your necessary medical treatment. (California or Oregon: benefits paid to provider if bill is unpaid at time of claim.) No maximum number of trips.

Bone Marrow Donor's Expenses

Pays:

- 1) actual round-trip transportation charges by common carrier;
- 2) for medical expenses related to the transplant, not to exceed \$1,000;
- 3) food and lodging expenses not to exceed \$75 per day (up to 21 days) when the donor is requested to remain near the hospital for the possible donation of additional blood components. No lifetime maximum.

Waiver of Premium

After you (the insured employee) have been totally disabled due to cancer for 60 days, all premiums due will be waived for the remainder of the total disability. This benefit applies only to the Insured, not to the spouse or children on family coverage. No lifetime maximum.

Continuation of Coverage on Dependent Children

If both parents die under a Family Policy; or if the Insured dies under a Single-Parent Family Policy, coverage on each dependent child will be continued until that child's 18th birthday. No premiums are required when coverage is continued under the provision.

(Not available in Texas.)



Limitations and Exclusions

Limitations

A claim may be reduced or denied or the policy voided as follows:

- 1) during the first 24 months if you make a material misrepresentation on the application; or
- 2) at any time if you make a fraudulent misstatement (not applicable in Georgia, Nebraska, or North Carolina).

Exclusions

No benefits will be paid for:

- 1) any excluded form of cancer;
- 2) a loss not due to cancer; or
- 3) any person diagnosed with cancer during the 30-day waiting period. *(Item #3 does not apply in Arizona, Idaho, Kansas, Michigan, Minnesota, Oklahoma, South Dakota, or Utah. In Georgia, Indiana, Missouri, North Carolina, and Tennessee, if the diagnosis occurs during the waiting period, benefits will be payable after two years.)*

"Hospital" does not include an institution operated as a:

- 1) convalescent home, convalescent, rest, or skilled nursing care facility, or hospice care center;
- 2) facility primarily affording custodial, rehabilitative, or educational care; or
- 3) facility for the aged, drug addicts, or alcoholics.

This policy will not be issued to California residents age 64 and older.

Alabama statute 22.21.7 prohibits any insurance company from paying to the Insured any amounts due the hospital by any covered person without positive validation from the appropriate hospital officials.

Renewability

The Cancer Policy is guaranteed renewable for as long as you live. The premium for your policy may be changed only after you have been notified in advance and only if it is changed for all of the policies in your class.

Family Coverage

Family Coverage includes the Insured, his or her spouse, and all dependent, unmarried children under age 19 (age 25, if full-time students). Newborn children are automatically covered under the terms of the policy from the moment of birth. Single-Parent Coverage includes the Insured and all dependent, unmarried children under age 19 (age 25, if full-time students). Two-Adult Coverage includes the Insured and his or her spouse. (The definition of children may vary by state.)

CancerSelect® is underwritten by:

Transamerica Life Insurance Company

Home Office: Cedar Rapids, IA

Life Investors Insurance Company of America

Home Office: Cedar Rapids, IA

Monumental Life Insurance Company

Home Office: Baltimore, MD

Not Licensed in New York.

Your insurer will be the company with which you complete and application and which issues your policy.

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Little Rock, AR 72211

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