

CSEA CANCER CARE INSURANCE PLAN APPLICATION

**To Enroll, Please Complete and Return to:
CSEA Member Benefits
1108 O Street, Suite 303
Sacramento, CA 95814**

**SEND NO
MONEY NOW!**



California State Employees Association

Underwritten by:
Monumental Life Insurance Company, Cedar Rapids, IA

Please print in INK. Do not erase or use correction fluid. To correct, cross out and initial/date changes. Complete the following, then sign the Agreement and Authorization on the last page.

1. Member Information

1. Member Name:

2. Street Address:

3. City: State: Zip:

4. Date of Birth: / / 5. Daytime Phone #: () - 6. Member Number:

7. Member Affiliate (Association Membership is required for participation in this plan.):

2. Insurance Requested

YES, please enroll me in the requested Cancer Care Plan. This pays me for cancer detection tests and, if diagnosed with cancer, \$10,000.00 cash, up to a total of \$250,000.00*.

Choose your requested level - fill in one circle:

Monthly Premiums for Cancer Care Coverage with First Occurrence Benefit Only**		
ATTAINED AGE (Based on Member's Age)	MEMBER ONLY	MEMBER & FAMILY
Under 40	<input type="radio"/> \$12.40	<input type="radio"/> \$18.50
40-44	<input type="radio"/> \$14.40	<input type="radio"/> \$21.50
45-49	<input type="radio"/> \$16.40	<input type="radio"/> \$24.50
50-54	<input type="radio"/> \$18.40	<input type="radio"/> \$27.50
55-59	<input type="radio"/> \$32.40	<input type="radio"/> \$48.50
60-64	<input type="radio"/> \$38.40	<input type="radio"/> \$57.50
65 & Up	<input type="radio"/> \$56.40	<input type="radio"/> \$84.50

**A \$1.50 administration fee is included.

MZ0100462H0003A

Monthly Premiums for Cancer Care Coverage with one unit of Heart Attack and Stroke Rider Coverage**		
ATTAINED AGE (Based on Member's Age)	MEMBER ONLY	MEMBER & FAMILY
Under 40	<input type="radio"/> \$19.81	<input type="radio"/> \$29.55
40-44	<input type="radio"/> \$21.81	<input type="radio"/> \$32.55
45-49	<input type="radio"/> \$23.81	<input type="radio"/> \$35.55
50-54	<input type="radio"/> \$25.81	<input type="radio"/> \$38.55
55-59	<input type="radio"/> \$39.81	<input type="radio"/> \$59.55
60-64	<input type="radio"/> \$45.81	<input type="radio"/> \$68.55
65 & Up	<input type="radio"/> \$65.67	<input type="radio"/> \$98.32

**A \$1.50 administration fee is included.

MZ0100462H0005A

Monthly Premiums for Cancer Care Coverage with 2 units of Heart Attack and Stroke Rider Coverage**		
ATTAINED AGE (Based on Member's Age)	MEMBER ONLY	MEMBER & FAMILY
Under 40	<input type="radio"/> \$27.22	<input type="radio"/> \$40.60
40-44	<input type="radio"/> \$29.22	<input type="radio"/> \$43.60
45-49	<input type="radio"/> \$31.22	<input type="radio"/> \$46.60
50-54	<input type="radio"/> \$33.22	<input type="radio"/> \$49.60
55-59	<input type="radio"/> \$47.22	<input type="radio"/> \$70.60
60-64	<input type="radio"/> \$53.22	<input type="radio"/> \$79.60
65 & Up	N / A	N / A

**A \$1.50 administration fee is included. Cancer Care coverage with two units of Heart Attack and Stroke Rider is not available to members over age 65.

MZ0100462H0006A

If Member & Family Plan selected above, please complete the following:

Spouse Name: Date of Birth: / /

Child Name: Date of Birth: / /

Child Name: Date of Birth: / /

*Plan pays up to \$250,000.00 lifetime maximum subject to specific plan benefit schedules, limitations and individual maximums.

3. Agreement and Authorization

Monthly payments will be deducted from my bank account through automatic payment (ACH).

Bank Name:

Bank Routing Number:

Bank Account Number:

Please provide a voided check for processing.

NEXT PAGE PLEASE →

**IMPORTANT NOTICE TO PERSONS ON MEDICARE
THIS POLICY OR CERTIFICATE DUPLICATES SOME MEDICARE BENEFITS**

This is not a Medicare Supplement Insurance Policy

This policy or certificate provides limited benefits, if you meet the policy conditions, for hospital and medical expenses only when you are treated for one of the specific diseases or health conditions listed in the policy or certificate. It does not pay your Medicare deductibles or coinsurance and is not a substitute for a Medicare Supplement insurance policy.

This policy or certificate duplicates Medicare benefits when it pays:

- hospital or medical expenses up to the maximum stated in the policy

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice
- other approved items and services

Before You Buy This Policy

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your insurance, contact your state insurance department or state senior insurance counseling program.

CSEA Endorsed Insurance Program: Cancer Care Plan

Overview:

CSEA Endorsed Cancer Care – The Support You Need to Help Prevent, Beat Cancer

- **Get Screening Tests and Collect up to \$50.00 every 24 months**
Cancer Care pays benefits for cancer screening tests such as mammography, diagnostic radiology/imaging, pap smears, skin scans, colorectal, prostate and even physical exams as part of cancer-related check-ups.
- **Collect up to \$10,000.00 if You Get Cancer**
Cancer Care pays a one-time benefit of \$10,000.00 – directly to you – at first diagnosis of cancer before age 70. You collect \$7,500.00 age 70 and older.
- **Collect up to \$100.00/day for Hospital Stay**
Benefits pay up to \$100.00 a day for covered hospital stays or up to 90 days.
- **Select Extra Benefits to Covered Heart Attacks and Strokes**
Add extra protection in case you suffer a heart attack or stroke. Collect up to \$200 a day for hospital stays, benefits for covered stays at skilled nursing facilities, outpatient prescription drugs, surgeries and more.
- **Collect Benefits regardless of Other Insurance**
You're paid benefits directly (or to a provider of your choice) – to use as you see fit for day-to-day expenses, medical costs, traveling to/from the cancer center. Whatever it takes to help you become a cancer survivor.
- **Protect Your Loved Ones too**
Keep coverage as long as you're eligible – even if your health changes.
- **Affordable group rates**
Coverage is deducted via ACH to make it easy to budget.
- **30-Day FREE Look**

If you have any questions regarding any of these benefits, please call 1-800-952-5283.

Benefits:

CSEA Endorsed Cancer Care Benefits

Help Protect Your Family from the Impact of Cancer ... and Heart Disease, too!

Cancer is one of the most expensive diseases to fight – both financially and emotionally. That's why the CSEA Endorsed Cancer Care Plan pays benefits to detect and fight cancer. You're paid – directly – regardless of any other insurance you carry. Plus, add benefits to protect you from two other dreaded medical conditions – heart disease and stroke.

BENEFITS

A First Diagnosis Benefit (one-time-only benefit) will be paid as follows:

Under age 70: \$10,000.00

Age 70 & over: \$7,500.00

Benefits reduce by 25% for individuals age 70 and over.

Benefits with Heart Attack and Stroke Coverage*:
(Select either one or two units of coverage)

Hospital Confinement Benefit:	Up to \$200/day
Skilled Nursing Facility Benefit:	Up to \$100/day for 30 days
Outpatient Prescribed Drugs Benefit:	100% of charges up to \$500 per Illness Period
Surgical Benefit:	20% of actual charges up to \$1,500 per Operative Session
Surgical Anesthesia Benefit:	25% of actual charges up to \$400 per Operative Session
Private Duty Nursing Benefit:	\$100/day up to \$2,000 per Illness Period
Intensive Care Benefit:	\$400/day for up to ten days
Out of Hospital Diagnostic X-Ray and Tests Benefit:	Up to \$400/annually
Blood & Plasma Benefit:	Up to \$1,000 per Illness Period
Ambulance Benefit:	Up to \$500 per Illness Period

*Members over age 65 are eligible for only 1 (one) unit of Heart Attack and Stroke Coverage.

You're Under No Obligation.

If you decide the CSEA Endorsed Cancer Care Plan isn't for you, just let us know in the first 30 days. We'll promptly refund your premiums ... no questions. No obligation.

Rates:

Affordable Cancer Protection – ACH-deducted Premiums! As a CSEA Association Partnership Program member, you qualify for discounted group rates:

MONTHLY PREMIUMS

Cancer Care with First Occurrence Benefit Member's Age	Member Only	Member & Family
Under 40	\$12.40	\$18.50
40-44	\$14.40	\$21.50
45-49	\$16.40	\$24.50
50-54	\$18.40	\$27.50
55-59	\$32.40	\$48.50
60-64	\$38.40	\$57.50
65 & over	\$56.40	\$84.50

A \$1.50 administration fee is included.

Cancer Care with 1 Unit of Heart Attack and Stroke Benefit Member's Age	Member Only	Member & Family
Under 40	\$19.81	\$29.55
40-44	\$21.81	\$32.55
45-49	\$23.81	\$35.55
50-54	\$25.81	\$38.55
55-59	\$39.81	\$59.55
60-64	\$45.81	\$68.55
65 & over	\$65.67	\$98.32

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Cancer Care with 2 Units of Heart Attack and Stroke Benefit Member's Age	Member Only	Member & Family
Under 40	\$27.22	\$40.60
40-44	\$29.22	\$43.60
45-49	\$31.22	\$46.60
50-54	\$33.22	\$49.60
55-59	\$47.22	\$70.60
60-64	\$53.22	\$79.60
65 & Over	N/A	N/A

A \$1.50 administration fee is included. Cancer Care coverage with two units of Heart Attack and Stroke Benefit is not available to members over age 65.

For convenience, premiums will be billed monthly through ACH. You cannot be singled out for a change in premiums regardless of changes in your health. Only if all persons in your age and benefit category have their premiums changed can yours be changed. As you enter a new age category your premium will change accordingly.

Terms:

Effective Date of Coverage: Coverage starts on the first day of the month following payment and the receipt of your application, assuming you are approved for coverage and provided that you have not been diagnosed with any form of cancer within the last six months, except skin cancer.

Eligibility: Coverage is available to you and your entire family. You and your spouse and children are eligible for insurance provided you have not been diagnosed with, treated for, or advised of cancer for the six months prior to the Effective Date of coverage.

Renewability: Coverage cannot be cancelled as long as your premiums are paid when due, the Master Policy remains in effect, and you remain a CSEA Association Partnership Program member. Dependents are covered for as long as they remain eligible. Rates change as you enter each new age category.

Exclusions: First Diagnosis Benefits are paid only for a diagnosis of internal cancer or malignant melanoma. Other skin cancers are excluded. The Plan does not cover injury or sickness, except as specified for cancer, or treatment services rendered outside the United States, expenses the covered person is not legally obligated to pay, or those charged only because the covered person has insurance. A cancer which is diagnosed during the first 30 days of coverage will be considered a pre-existing condition and is not immediately covered. Payments for this cancer will be made, however, if the covered person incurs expenses after the insurance has been in effect for 12 months. This does not include the First Diagnosis benefit. This plan has an aggregate lifetime maximum of \$250,000.00.

Definitions: "Cancer" means a disease manifested by the presence of a malignant neoplastic disorder characterized by: (1) the uncontrolled growth and spread of malignant cells; (2) the invasion of tissue; (3) leukemia; or (4) Hodgkin's disease. "Heart Attack" means an acute myocardial infarction or coronary thrombosis. Diagnosis by a physician is required. Such diagnosis must be based upon electrocardiographic (ECG) evidence and other pertinent clinical findings. "Specified Disease" means diseases specifically named in the Amendment for which we will pay a benefit when diagnosed by a Physician. These diseases are Heart Attack and Stroke. "Stroke" means a cerebrovascular accident diagnosed by a Physician. Diagnosis must be based upon electroencephalography, cerebral angiography, or other pertinent clinical findings.

Exclusions for Heart Attack and Stroke Rider: The exclusions provision is amended by the addition of the following exclusions: Declared or undeclared war or any act of war; full-time service in the armed forces; participating in a riot; committing, or attempting to commit, a felony. All benefits are subject to the Overall Lifetime Maximum Benefit Amount. The Heart Attack and Stroke Rider does not alter or extend any provisions or limitations of the policy except to the extent shown above. The Heart Attack and Stroke Rider takes effect simultaneously with the Policy and any Certificate to which it is attached. This material presents only an outline of terms and benefits. Complete information is contained in Master Policy MZ0100462H0000A-0006A issued by Monumental Life.

Other insurance in this Company: Only one certificate or policy providing Cancer coverage may be in force by Monumental Life or any other AEGON affiliates.

Endorsed by:



The CSEA incurs certain administrative expenses in connection with this sponsored program. To provide and maintain these valuable membership benefits, it is reimbursed for such expenses.

California State Employees Association

Administered by A.G.I.A., Inc.
PO Box 9997
Phoenix, AZ 85068-0997

Questions? Call toll-free 1-800-952-5283

Underwritten by:

Monumental Life Insurance Company, an AEGON company, Cedar Rapids, IA. #8886929