Cancer 1000 Level 3 Benefit Chart

This policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. See the Required Disclosure Form for complete details of benefits, exclusions and limitations.

We will pay benefits if certain routine cancer screening tests are performed or if cancer is diagnosed after the waiting period and while your policy is in force, and if the cancer or treatment is not excluded by name or specific description in the policy.

Cancer Screening Benefits

Part I. Cancer Screening/Wellness Benef per insured person	its per calendar year \$10	
• Pap Smear	• Colonoscopy	
ThinPrep Pap Test	Virtual Colonoscopy	
CA125 (Blood test for ovarian cancer)	Hemoccult Stool Analysis	
• Mammography	Flexible Sigmoidoscopy	
Breast Ultrasound	• CEA (Blood test for colon cancer)	
• CA 15-3 (Blood test for breast cancer)	Bone Marrow Aspiration/Biopsy	
PSA (Blood test for prostate cancer)	Thermography	
• Chest X-ray	Serum Protein	
Biopsy of Skin Lesion	Electrophoresis (Blood test for Myelom	

To file a claim for a Cancer Screening/Wellness Benefit test, it is not necessary to complete a claim form. Call our toll-free Customer Service number, 1-800-325-4368, with the medical information.

Part II. Additional Invasive Diagnostic Procedure (as a result of an abnormal cancer screening test as shown in Part I) per calendar year per insured person

\$100

Cancer Benefits

Inpatient Benefits	
Hospital Confinement	\$300
Hospital Confinement in a US Government Hospital	\$300
Ambulance per trip, limit 2 trips per confinement	\$200
Air Ambulance per trip, limit 2 trips per confinement	\$1,000
Private Full Time Nursing Services per day	\$150

This chart highlights the benefits of policy form C1000-NY. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY. **This chart is not complete without the Required Disclosure Statement (form number C1000-O-NY).**

THIS IS A CANCER-ONLY POLICY.

Monthly Maximums: Injected by Medical Personnel: no monthly limit Self Injected: \$2,400 Pump: \$1,200 Topical: \$1,200 Any Other Method Not Listed: \$1,200Image: Self Self Self Self Self Self Self Self	Radiation/Chemotherapy per day for the day administered or for the day prescription filled	\$300
Injected by Medical Personnel: no monthly limit Self Injected: \$2,400 Pump: \$1,200 Topical: \$1,200 Oral: \$1,200 Any Other Method Not Listed: \$1,200Image: Self Injected: \$2,400 Pump: \$1,200 Any Other Method Not Listed: \$1,200Antinausea Medication per day administered or per day prescription filled subject to monthly maximum below – Monthly Maximum: \$200\$50Blood/Plasma/Platelets/Immunoglobulins per day – up to \$10,000 per calendar year\$200Experimental Treatment per day – up to \$10,000 per lifetime tair/External Breast/Voice Box Prosthesis per calendar year\$200Supportive or Protective Care Drugs & Colony Stimulating Factors, per day – up to \$1,200 alendar year maximum\$150Medical Imaging Studies per study – up to \$500 calendar year maximum\$250Sone Marrow Stem Cell Transplant per lifetime\$10,000	or pump filled up to monthly maximum shown below.	
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Bone Marrow Stem Cell Donation Benefit per lifetime \$1,000	Bone Marrow Stem Cell Transplant per lifetime	\$10,000
	Bone Marrow Stem Cell Donation Benefit per lifetime	\$1,000

Transportation/Lodging Benefits (\$5,000 maximum for all combined transportation/lodging benefits per 2-year period)

Transportation (\$ per mile) – up to \$1,500 maximum per round trip	0.50
Companion Transportation (\$ per mile) – up to \$1,500 maximum per round trip	0.50
Lodging per day up to 66 days per calendar year	\$75

Surgical Procedures Benefits		
Surgical Procedures-Unit Value – up to \$5,000 maximum per procedure	\$60	
Anesthesia Benefit for General Anesthesia	25% of benefit paid for surgical	
Anesthesia Benefits for local anesthesia , \$40 per procedure	procedure	
Second Medical Opinion (limit once per malignant condition)	\$300	
Reconstructive Surgery unit value – up to \$3,000 maximum per procedure for Surgery and Anesthesia, limit 2 per site	\$60	
Prosthesis/Artificial Limb per device, limit 1 per site – up to \$6,000 lifetime maximum	\$3,000	
Outpatient Surgical Center per day – lifetime maximum of 365 days	\$300	

Extended Care Benefits	
Skilled Nursing Care Facility per day up to 100 days per confinement	\$100
Family Care per day up to a maximum of \$5,000 over a 2-year period	\$60
Hospice per day, no lifetime limit	\$70
Home Health Care Services per day up to 100 days/per calendar year	\$75
Waiver of Premium	Yes

This chart is not complete without the Required Disclosure Form (form number C1000-O-NY).