

# Why gamble?

**Cancer will strike 3 of every 4 families\***

*Count on Total Protection for You and Your Family.*

**CANCER IS WIDESPREAD AMONG — \* CHILDREN:**

- Cancer is the leading killer disease between the ages 3 and 14.

**WOMEN:**

- 515,000 women will develop cancer this year
- 43,900 women will die this year of breast cancer.

**MEN:**

- 505,000 men will develop cancer this year.
- 93,000 men will die this year of lung cancer.

\*Source: 1989 Cancer Facts and Figures American Cancer Society (Use of this information does not imply endorsement).  
FRANCHISE: Cancer Policy No. 61-6, Optional Hospital Intensive Care Rider Form No. R41-6 / 08-8

**CANCER IS GETTING MORE COSTLY — \***

**Americans spent for the direct cost of cancer treatment during:**

- 1980 — approximately \$10.8 Billion
- 1985 — approximately \$21.8 Billion

A study of the Blue Cross and Blue Shield Association estimates that the average American who died of cancer in 1985 ran up more than \$43,000 in medical bills during the final year of life. Daily hospital fees alone can run \$250 or more a day, and each course of therapy can amount to several thousand dollars.

## CANCER COVERAGE

(2 Units of Policy Form No. 61-6)\*

All of these benefits are available in your Professional Policy and will pay in addition to all other insurance.

<b>Additional Benefit:</b> . . . . .	Lifetime Maximum Benefits (if any) Per Insured
An additional payment of 20% of each claim paid under this Policy shall be made to the Insured.	
<b>Hospital Expense**</b> . . . . .	<b>UNLIMITED</b>
Daily Indemnity of \$90.00/day for the first 7 days, \$50.00/day for the next 83 days. Extended benefits commence on the 91st day of continuous confinement	
<b>Drugs and Medicine</b> . . . . .	<b>UNLIMITED</b>
Pays up to 10% of the total payable Hospital Confinement Benefits for drugs and medicines administered in the hospital.	
<b>Surgical Benefits</b> . . . . .	<b>No limit on number of Surgical Procedures</b>
Not to exceed \$60.00 to \$1,000.00 per operation as provided in the Surgical Schedule.	
<b>Anesthetics</b> . . . . .	<b>UNLIMITED</b>
Not to exceed \$140.00 per operation (\$60.00 for skin cancer) if administered by an anesthetist not employed by the hospital.	
<b>Attending Physician</b> . . . . .	<b>UNLIMITED</b>
Not to exceed \$20.00 per visit, nor one visit per day while confined to a hospital.	
<b>X-Ray &amp; Radium Therapy, Radio-Active Isotopes &amp; Chemo-Therapy</b> . . . . .	<b>\$2,000.00 Per Insured</b>
Usual and customary charges (This does not include diagnostic, X-Ray or other diagnostic procedures or laboratory tests related to treatment of Cancer).	
<b>Graduate Nursing Benefits</b> . . . . .	<b>UNLIMITED</b>
Payable for service or R.N. or L.P.N. while hospitalized and when required and authorized by the attending physician not to exceed \$48.00 per day.	
<b>Blood &amp; Plasma</b> . . . . .	<b>\$600.00 Per Insured</b>
Usual and customary charges (No maximum limit for Leukemia).	
<b>Ambulance</b> . . . . .	<b>UNLIMITED</b>
Not to exceed \$100.00 per hospital confinement.	
<b>Transportation Expense</b> . . . . .	<b>\$1,000.00</b>
Regular airplane or railroad fare when required and authorized by the attending physician for hospital confinement due to Cancer.	
<b>Extended Benefit</b>	
Pays 100% of the actual charges made by the hospital for care and treatment beginning on the ninety-first day of continuous confinement, not to exceed \$10,000.00 per month	

\*Coverage will be issued as two separate policies.

\*\*Successive periods of Hospital Confinement will be considered as one if separated by less than 30 days out of the hospital.

ISSUED THROUGH AGE 64

**PIC**® PROFESSIONAL INSURANCE CORPORATION

Home Office: 135 Riverside Avenue • Jacksonville, FL 32202 • (800) 289-1122

# HOSPITAL INTENSIVE CARE RIDER\*

(1 Unit of Rider Form No. R41-6/08-8)

Benefits & Coverage

**Pays \$130.00 per day for HOSPITAL INTENSIVE CARE unit confinement**

- Benefits are payable from the first day of confinement due to injury and from the second day of confinement due to illness.
- Pays benefits for up to 15 days of intensive care confinement in connection with any one hospital admission.
- If less than 30 days separate two periods of confinement, the second confinement will be considered a continuation of the initial confinement.
- Maximum benefits to one insured during his/her lifetime is \$10,000.00.
- Issued through age 59.
- Family coverage includes the spouse of the named insured and unmarried children under 21 years of age. (Insurance continued for handicapped dependents as provided by statute).

---

PREMIUMS	EMPLOYEE ONLY	ENTIRE FAMILY
	2 Units Cancer 1 Unit Intensive Care	2 Units Cancer 1 Unit Intensive Care
Cancer Policy Only (Form No. 61-6)	\$5.00	\$7.50
Intensive Care Rider (Form No. R41-6/08-8) (1 Unit)	\$1.00	\$2.00
Cancer Policy and Intensive Care Rider	\$6.00	\$9.50

*\*Not available in South Carolina and Tennessee.*

---

## RENEWABILITY

The policy is issued to the Insured as an employee of the Employer on a Franchise Plan, and it is agreed and understood that the Company shall not increase premiums on this policy **unless all policies bearing this form number on employees of the named Employer have premiums increased.**

### Cancer

The policy will terminate upon termination of employment with the Employer named in the application. Upon termination of this policy, you may continue this policy at the proper individual rate or convert to a similar cancer policy within thirty (30) days after termination, without evidence of insurability.\*

### Intensive Care

The renewability of this Rider shall be the same as the renewability of the base policy to which it is attached.

If you discontinue your association with the Franchise Plan, you may continue this policy at the proper individual rate. The acceptance of any renewal premium thereafter is at the option of the Company.

This policy is non-renewable if:

- all policies of this form number on employees of the named employer are not renewed;
- you attain age 65, or become eligible for Medicare, whichever first happens.\*\*

## LIMITATIONS AND EXCLUSIONS

### Cancer

The policy does not provide any benefits for any loss resulting from any disease, ailment, illness, condition, or impairment except Cancer. Also, the Policy does not provide benefits for any Cancer which is diagnosed for the first time prior to the Date of Issue or any recurrence of Cancer which is pathologically related to such previous Cancer, subject to Time Limit on Certain Defenses.

**Family Policy:** Insured, spouse, and all unmarried dependent children under 21 years (*by paying the adult premium, coverage on dependent children may be continued to age 23 if they are enrolled in an accredited college on a full-time basis*). Newborn children are automatically included at birth on a Family Policy.

### Intensive Care

Subject to the provision entitled, "Time Limit on Certain Defenses," this Rider will not pay for intensive care confinements where the cause for such confinement is a heart condition or aggravated by a heart condition and the Insured or family unit member had received medical advice, treatment or diagnosis of a heart attack, heart condition, heart trouble, or any abnormal condition of his/her heart prior to the effective date of this Rider.

*\*Continuance or conversion in the states of Georgia, North Carolina, South Carolina and Tennessee is at the option of the Company.*

*\*\*Georgia, Missouri, North Carolina, and Tennessee.*

*This brochure is presented as a matter of general information only, and the contents are not to be accepted nor construed as a substitute for the provisions of the policy.*