

# Cancer Policy Comparison



Benefit:			Basic	Enhanced	Premier	Level 1	Level 2	Level 3	Level 4
<b>Initial Diagnosis</b>	Initial Diagnosis of Cancer	Rider*	\$ 2,000	\$ 4,000	\$ 5,000	\$ 1,000	\$ 3,000	\$ 5,000	\$ 8,000
<b>Radiation/Chemotherapy</b>	Chemotherapy	Once Per Week	Pays up to	Pays up to	Pays up to	\$ 250	\$ 500	\$ 750	\$ 1,000
	Radiation	Once Per Week	\$10,000 for	\$15,000 for	\$20,000 for	\$ 250	\$ 500	\$ 750	\$ 1,000
	Oral Chemotherapy	Once Per Month	all benefits	all Listed	all Listed	\$ 150	\$ 200	\$ 300	\$ 400
	Topical Chemotherapy	Once Per Month	Listed	Benefits	Benefits	\$ 150	\$ 200	\$ 300	\$ 400
	Radiation/Chemotherapy Enhancement Drugs	Per Day	Combined	Combined	Combined	\$ 50	\$ 100	\$ 150	\$ 200
		Max	Per year.	Per year.	Per Year.	\$ 400	\$ 800	\$ 1,200	\$ 1,600
<b>Surgical Procedure</b>	General Anesthesia	% of Procedure Benefit	25%	25%	25%	25%	25%	25%	25%
	Surgical Procedure	Min/Per Unit				\$ 40	\$ 50	\$ 60	\$ 70
		Max Per Procedure	\$ 4,500	\$ 4,500	\$ 4,500	\$ 2,500	\$ 3,000	\$ 5,000	\$ 6,000
	Prosthetic Device/Artificial Limb	Per Device or Limb				\$ 1,000	\$ 1,500	\$ 2,000	\$ 3,000
		Max	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 3,000	\$ 4,000	\$ 6,000
	Reconstructive Surgery	Min/Per Unit				\$ 40	\$ 40	\$ 60	\$ 60
		Max Per Procedure				\$ 2,500	\$ 2,500	\$ 3,000	\$ 3,000
	Outpatient Surgical Center	Per Day	\$ 250	\$ 250	\$ 250	\$ 100	\$ 200	\$ 300	\$ 400
	Blood/Plasma/Platelets	Per Day				\$ 150	\$ 150	\$ 175	\$ 250
		Per Year	\$ 10,000	\$ 15,000	\$ 20,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
<b>Patient Care</b>	Hospital Confinement	Up to 30 days	\$ 200	\$ 300	\$ 400	\$ 100	\$ 150	\$ 250	\$ 350
		More than 30 days	\$ 200	\$ 200	\$ 200	\$ 200	\$ 300	\$ 500	\$ 700
	Private Full-time Nursing Services	Per Day	\$ 100	\$ 100	\$ 100	\$ 50	\$ 75	\$ 125	\$ 150
	Home Health Care Services	Per Day	\$ 100	\$ 100	\$ 100	\$ 50	\$ 75	\$ 100	\$ 150
	Hospice	Initial				\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
		Per Day	\$ 100	\$ 100	\$ 100	\$ 50	\$ 50	\$ 50	\$ 50
	Skilled Nursing Care Facility	Per Day	\$ 30	\$ 30	\$ 30	\$ 75	\$ 100	\$ 100	\$ 150
<b>Transportation &amp; Lodging</b>	Ambulance	Ground	\$ 200	\$ 200	\$ 200	\$ 250	\$ 250	\$ 250	\$ 250
		Air				\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
	Transportation More than 50 Miles from Home	Per Mile	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50
		Max Per Round Trip				\$ 1,000	\$ 1,000	\$ 1,200	\$ 1,500
	Lodging	Per Day	\$ 100	\$ 100	\$ 100	\$ 50	\$ 50	\$ 75	\$ 80
<b>Additional Benefits</b>	Anti-Nausea Medication	Per Day	\$ 10	\$ 10	\$ 10	\$ 25	\$ 40	\$ 50	\$ 60
	Bone Marrow or Stem Cell Transplant	Per Transplant				\$ 3,500	\$ 4,000	\$ 7,000	\$ 10,000
	Bone Marrow Donor Screening	Once				\$ 50	\$ 50	\$ 50	\$ 50
	Bone Marrow or Stem Cell Donation	Once				\$ 500	\$ 500	\$ 750	\$ 1,000
	Cancer Vaccine	Once				\$ 50	\$ 50	\$ 50	\$ 50
	Egg Extraction or Sperm Collection					\$ 500	\$ 700	\$ 1,000	\$ 1,500
	Egg or Sperm Storage					\$ 175	\$ 200	\$ 350	\$ 500
	Experimental Treatment	Per Day				\$ 200	\$ 250	\$ 300	\$ 300
		Per Year	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 12,500	\$ 15,000	\$ 15,000
	Hair/External Breast/Voice Box Prosthesis					\$ 200	\$ 200	\$ 350	\$ 500
	Medical Imaging Studies	Per Study				\$ 75	\$ 125	\$ 175	\$ 225
		Max Per Year				\$ 150	\$ 250	\$ 350	\$ 450
	Second Medical Opinion	Per Day/Once				\$ 150	\$ 200	\$ 300	\$ 300
Skin Cancer Initial Diagnosis	Once	\$ 120	\$ 120	\$ 120	\$ 300	\$ 300	\$ 400	\$ 600	
<b>Total Benefits</b>			\$ 39,911	\$ 52,011	\$ 63,111	\$ 41,281	\$ 50,156	\$ 64,821	\$ 78,296
<b>Wellness Benefit</b>	<b>Health Screening</b>	Up to	\$ 50	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
		Per Year	1 Per Family	1 Per Family	1 Per Family	1 Per Person	1 Per Person	1 Per Person	1 Per Person
<b>Weekly Premium</b>	Including Initial Diagnosis and Health Screening	Employee	\$ 4.21	\$ 5.88	\$ 7.79	\$ 3.98	\$ 5.30	\$ 7.30	\$ 10.17
		Employee & Spouse				\$ 7.97	\$ 10.59	\$ 14.58	\$ 20.35
		One-Parent Family				\$ 4.04	\$ 5.44	\$ 7.51	\$ 10.50
		Two-Parent Family	\$ 7.25	\$ 10.22	\$ 13.72	\$ 8.02	\$ 10.73	\$ 14.81	\$ 20.67

Initial Diagnosis Up To \$10,000 For All Levels