

American Public Life Group Cancer Plan (APL GC AP GC-3 5/1/06) ESC 20 Benefits Cooperative

This coverage is offered on a guarantee issue basis. However, no benefits are payable for any loss during the first year of a Covered Person's coverage as the result of a Pre-Existing Specified Disease. A Pre-Existing Specified Disease is defined as one for which, within twelve (12) months prior to the Covered Person's effective date of coverage, medical advice, consultation, or treatment, including prescribed medications, was recommended or received from a member of the medical profession, or for which symptoms manifested in such a manner as would cause an ordinarily prudent person to seek diagnosis, medical advice or treatment.

Benefit	Low Option Base Plan	High Option Base Plan
Radiation/Chemotherapy/Immunotherapy Hormone Therapy	\$500/month of treatment \$50/treatment; 12/year	\$1500/month of treatment \$50/treatment; 12/year
Surgical Schedule Anesthesia Reconstructive Surgery Skin Cancer	\$1,600 Schedule; \$15/unit 25% of schedule Included in schedule Included in schedule	\$4,800 Schedule; \$45/unit 25% of schedule Included in schedule Included in schedule
Hospital Confinement Government/Charity Hospital/HMO Ambulatory Surgical Facility	\$100/day 1-90; \$100/day 91+ in lieu of other benefits \$100/day in lieu of other benefits \$200/day	\$300/day 1-90; \$300/day 91+ in lieu of other benefits \$300/day in lieu of other benefits \$600/day
Drugs and Medicine - Inpatient Drugs and Medicine - Outpatient	\$150/confinement \$50/script; \$50/month	\$150/confinement \$50/script; \$150/month
Transportation and Lodging Patient Transportation Family Transportation Patient Lodging Family Lodging	\$.40/mile up to 1,000 miles \$.40/mile up to 1,000 miles \$50/day up to 50 days/cal year (out) \$50/day up to 50 days/cal year (in)	\$.40/mile up to 1,000 miles \$.40/mile up to 1,000 miles \$50/day up to 50 days/cal year (out) \$50/day up to 50 days/cal year (in)
Blood and Plasma	\$150/day; \$7,500/cal year (50 days)	\$250/day; \$12,500/cal year (50 days)
Bone Marrow/Stem Cell Transplant autologous non-autologous for other type cancer Experimental Treatment Attending Physician Prosthesis - Surgical Prosthesis - hairpiece Dread Disease Hospice Care Private Nursing Ambulance - Ground Ambulance - Air Extended Care Home Health Care Second & Third Surgical Opinion Waiver of Premium Physical Therapy	\$500/cal year \$1,500/cal year Same as non-experimental \$30/day of confinement \$1,000/device; lifetime max 2 \$50/hairpiece; lifetime max 2 \$100/day up to 90 days \$50/day; \$9,000 lifetime max \$150/day of confinement \$200/trip; 2/confinement \$2,000/air; 2/confinement \$100/day up to confinement days \$100/day up to confinement days \$300/diagnosis 90 day elimination period \$25/visit; 4/month; \$1,000 life	\$1500/cal year \$4,500/cal year Same as non-experimental \$50/day of confinement \$3,000/device; lifetime max 2 \$50/hairpiece; lifetime max 2 \$300/day up to 90 days \$100/day; \$18,000 lifetime max \$150/day of confinement \$200/trip; 2/confinement \$2,000/air; 2/confinement \$300/day up to confinement days \$300/day up to confinement days \$300/diagnosis 90 day elimination period \$25/visit; 4/month; \$1,000 life
Diagnostic Testing Benefit	\$50; 1per person, per year (30 day waiting period)	\$50; 1per person, per year (30 day waiting period)
Critical Illness Rider:	\$2500 Lump Sum Benefit; 30 day WP, no survival period; benefit payable once for Internal Cancer and once for heart attack or stroke	\$2500 Lump Sum Benefit; 30 day WP, no survival period; benefit payable once for Internal Cancer and once for heart attack or stroke
Optional Benefit		
ICU Rider	\$600 up to a maximum of 30 days per confinement	\$600 - up to a maximum of 30 days per confinement
Premiums - 12 Month Pay Scale		
Individual Single Parent Family Family	Plan Opt 1 - Low Option Base Only \$14.80 \$20.60 \$26.40	Plan Opt 3 - High Option Base Plan Only \$29.40 \$40.40 \$51.50
Individual Single Parent Family Family	Plan Opt 2 - Low Option Base Plan + Intensive Care Rider \$17.80 \$24.80 \$32.70	Plan Opt 4 - High Option Base Plan + Intensive Care Rider \$32.40 \$44.60 \$57.80

LIMITATIONS AND EXCLUSIONS

Only Loss For Cancer: This Policy pays only for loss resulting from definitive Cancer treatment including direct extension, metastatic spread, or recurrence. Proof must be submitted to support each claim. This Policy also covers other conditions or diseases directly caused by Cancer or the treatment of Cancer.

Pre-Existing Condition Limitation: No benefits are payable for any loss incurred during the first year of the Covered Person's coverage under this Policy as the result of a Pre-Existing Specified Disease, as defined in this Certificate. Pre-Existing Conditions specifically named or described as excluded in any part of this contract are never covered.

Pre-Existing Condition Limitation - Hospital Intensive Care Rider: No benefits will be provided during the first two years of this rider for hospital intensive care unit confinement caused by any heart condition when any heart condition was diagnosed or treated prior to the 30th day following the covered person's effective date for this rider.

Waiting Period: This Policy/Certificate contains a 30-day Waiting Period during which no benefits will be paid under this Policy/Certificate. If any Covered Person has a Specified Disease diagnosed before the end of the 30-day period immediately following the Covered Person's effective date, coverage for that person will apply only to loss that is incurred after one year from the effective date of such person's coverage. If any Covered Person is diagnosed as having a Specified Disease during the 30-day period immediately following the effective date, the Insured may elect to void the Certificate from the beginning and receive a full refund of premium.

If this Policy replaced Specified Disease Cancer coverage from another company that terminated within 30 days of the effective date of the Certificate, the 30-day Waiting Period will be waived for those Covered Persons that were covered under the prior coverage. However, the Pre-Existing Condition Limitation paragraph will still apply.