



**DADE ASSOCIATION
OF SCHOOL ADMINISTRATORS**



SUNSHINE UNITED
INSURANCE SOLUTIONS



Member Benefits Guide



Cancer Insurance

Level 2 benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
Air ambulance	\$2,000 per trip
Transportation to or from a hospital or medical facility [max. of two trips per confinement]	
Ambulance	\$250 per trip
Transportation to or from a hospital or medical facility [max. of two trips per confinement]	
Anesthesia	
Administered during a surgical procedure for cancer treatment	
• General anesthesia	25% of surgical procedures benefit
• Local anesthesia	\$30 per procedure
Anti-nausea medication	\$40 per day administered or per prescription filled
Doctor-prescribed medication for radiation or chemotherapy [\$160 monthly max.]	
Blood/plasma/platelets/immunoglobulins	\$150 per day
A transfusion required during cancer treatment [\$10,000 calendar year max.]	
Bone marrow donor screening	\$.50
Testing in connection with being a potential donor [once per lifetime]	
Bone marrow or peripheral stem cell donation	\$500
Receiving another person's bone marrow or stem cells for a transplant [once per lifetime]	
Bone marrow or peripheral stem cell transplant	\$4,000 per transplant
Transplant you receive in connection with cancer treatment [max. of two bone marrow transplant benefits per lifetime]	
Cancer vaccine	\$.50
An FDA-approved vaccine for the prevention of cancer [once per lifetime]	


BENEFIT DESCRIPTION	BENEFIT AMOUNT
Companion transportation	\$.50 per mile
Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment [up to \$1,000 per round trip]	
Egg(s) extraction or harvesting/sperm collection and storage	
Extracted/harvested or collected before chemotherapy or radiation [once per lifetime]	
• Egg(s) extraction or harvesting/sperm collection	\$700
• Egg(s) or sperm storage (cryopreservation)	\$200
Experimental treatment	\$250 per day
Hospital, medical or surgical care for cancer [\$12,500 lifetime max.]	
Family care	\$40 per day
Inpatient or outpatient treatment for a covered dependent child [\$2,000 calendar year max.]	
Hair/external breast/voice box prosthesis	\$200 per calendar year
Prosthesis needed as a direct result of cancer	
Home health care services¹	\$75 per day
Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment [up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater]	
Hospice (initial or daily care)²	
An initial, one-time benefit and a daily benefit for treatment [\$15,000 lifetime max. for both]	
• Initial hospice care [once per lifetime]	\$1,000
• Daily hospice care	\$50 per day

BENEFIT DESCRIPTION **BENEFIT AMOUNT**

Hospital confinement	
Hospital stay (including intensive care) required for cancer treatment	
• 30 days or less	\$150 per day
• 31 days or more	\$300 per day
Lodging	\$50 per day
Hotel/motel expenses when being treated for cancer more than 50 miles from home [70-day calendar year max.]	
Medical imaging studies	\$.125 per study
Specific studies for cancer treatment [\$250 calendar year max.]	
Outpatient surgical center	\$200 per day
Surgery at an outpatient center for cancer treatment [\$600 calendar year max.]	
Private full-time nursing services	\$75 per day
Services while hospital confined other than those regularly furnished by the hospital	
Prosthetic device/artificial limb	\$1,500 per device or limb
A surgical implant needed because of cancer surgery [payable one per site, \$3,000 lifetime max.]	
Radiation/chemotherapy	
Weekly benefit [max. once per week]	
• Injected chemotherapy by medical personnel	\$500
• Radiation delivered by medical personnel	\$500
Monthly chemotherapy benefit [max. once per month]	
• Self-injected	\$200
• Pump	\$200
• Topical	\$200
• Oral hormonal [1-24 months]	\$200
• Oral hormonal [25+ months]	\$100
• Oral non-hormonal	\$200

BENEFIT DESCRIPTION **BENEFIT AMOUNT**

Reconstructive surgery³	\$40 per surgical unit
A surgery to reconstruct anatomic defects that result from cancer treatment [up to \$2,500 per procedure, including 25% for general anesthesia]	
Second medical opinion⁴	\$200
A second physician's opinion on cancer surgery or treatment [once per lifetime]	
Skilled nursing care facility	\$100 per day
Confinement to a covered facility after hospital release [up to the number of days paid for hospital confinement]	
Skin cancer initial diagnosis	\$300
A skin cancer diagnosis while the policy is in force [once per lifetime]	
Supportive or protective care drugs and colony stimulating factors	\$100 per day
Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments [\$800 calendar year max.]	
Surgical procedures	\$50 per surgical unit
Inpatient or outpatient surgery for cancer treatment [\$3,000 max. per procedure]	
Transportation	\$0.50 per mile
Travel expenses when being treated for cancer more than 50 miles from home [up to \$1,000 per round trip]	
Waiver of premium	Is available
No premiums due if the named insured is disabled longer than 90 consecutive days	



For more information, talk with your Colonial Life benefits counselor.

In MD, Tobacco cessation benefit available. \$20 per prescription filled, maximum of two 90-day prescriptions per covered person.

In MT, Mammography benefit available. \$70 for one baseline mammogram for ages 35-39; one mammogram every two years for ages 40-49; one mammogram each year for ages 50+.

1. In CO, Home health care services maximum is up to 60 days per calendar year or twice the number of days hospital confined, whichever is greater. In WI, Home health care services maximum is up to 40 days per calendar year or twice the number of days hospital confined, whichever is greater.
2. In CO, no hospice benefit available.
3. In OK, Reconstructive surgery is \$20 per surgical unit.
4. In MD, Second medical opinion is \$50 maximum of one per covered person per hospital confinement.

THIS POLICY PROVIDES LIMITED BENEFITS.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form CanAssist (including state abbreviations where used, for example: CanAssist-TX). This chart is not complete without form number 1170702 (Exclusions & Limitations) in states CO, ID, MD, MN, MO, NC, OK, SC, SD, VT and WA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

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FOR EMPLOYEES 7-22 | 101483-4



Cancer Insurance

Wellness Benefits¹

Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

CANCER WELLNESS TESTS²

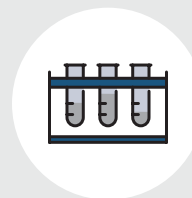
- | | |
|--|--|
| • Bone marrow testing | • Hemoccult stool analysis |
| • Breast ultrasound | • Mammography ³ |
| • CA 15-3 (blood test for breast cancer) | • Pap smear |
| • CA 125 (blood test for ovarian cancer) | • PSA (blood test for prostate cancer) |
| • CEA (blood test for colon cancer) | • Serum protein electrophoresis (blood test for myeloma) |
| • Chest X-ray | • Skin biopsy |
| • Colonoscopy | • Thermography |
| • Flexible sigmoidoscopy | • ThinPrep [®] Pap test ⁴ |
| | • Virtual colonoscopy |

HEALTH SCREENING TESTS

- | | |
|--------------------------------|---|
| • Blood test for triglycerides | • Fasting blood glucose test |
| • Carotid Doppler | • Serum cholesterol test for HDL and LDL levels |
| • Echocardiogram (ECHO) | • Stress test on a bicycle or treadmill |
| • Electrocardiogram (EKG, ECG) | |

Part two: Cancer wellness – additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in part one. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.



To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information, talk with your Colonial Life benefits counselor.