



UNWAVERING SUPPORT



FOR UNCOMMON HEROES

*Valuable Package of Benefits especially designed for the VFW Auxiliary*

## Secure Valuable Coverage for Your Auxiliary Members

# Cancer Insurance Program

**Program Benefits Include: Nursing Services, Radiology, Chemotherapy and Double Skin Cancer Benefits.**

This Auxiliary-Sponsored Supplemental Insurance Program Offers Coverage for the Care and Treatment of Cancer.

## It is no secret that cancer can be a debilitating disease both emotionally and financially.

Cancer is the second leading cause of death in the U.S., accounting for nearly 1 out of every 4 deaths. Women have a little more than a 1 in 3 lifetime chance of developing cancer. While these statistics may seem frightening, 12 million Americans are currently winning the battle.\* With early detection and effective treatment, you too can help prepare for the unexpected.

Cancer care involves some of the most costly hospital procedures known today. But now, Auxiliary members can have this additional protection against the expensive treatments associated with cancer care, as well as the indirect costs that most health plans don't cover. Members can use the cash benefits this plan provides to help cover their co-pays, to pay for gas and other travel costs needed to get to their doctor's appointments, for over-the-counter medications they may need, or toward any other incidental costs they choose.

By enrolling in this Auxiliary-Sponsored Supplemental Insurance Program for Cancer, your members will be protected with additional coverage and benefits to help offset expenses that may not be met by their present hospital insurance benefits.

\*Cancer Facts & Figures 2014 \*\*Skin Cancer Facts; [www.cancer.org/cancer/cancercauses/sunanduexposure/skin-cancer-facts](http://www.cancer.org/cancer/cancercauses/sunanduexposure/skin-cancer-facts)

## Program Highlights

### ENHANCED BENEFITS

- **DOUBLE Skin Cancer Benefits** — Skin cancer is the most common type of cancer,\*\* which is why we are offering your members additional value by providing double benefits to help cover the costs associated with the treatment of skin cancer.
- Hospital benefits for cancer, (including leukemia)
- Nursing Services benefit — \$50.00 per illness period
- \$100.00 annual radiology and chemotherapy benefit
- **Guaranteed acceptance** (members are subject to the pre-existing condition limitations)
- No benefit restrictions because of age
- Benefits paid directly to member or anyone she chooses
- Benefits paid regardless of any other insurance
- All plans pay hospital benefits up to 365 days
- **DOUBLE** benefits for covered hospital intensive care confinement up to seven days
- Benefits payable for each day a covered outpatient procedure is performed
- New members automatically included in the program at no extra cost until next renewal date
- An Auxiliary may enroll anytime if the Auxiliary members vote to have Cancer Insurance and the proper premium amount is submitted to the program administrator, AmWINS *Over, please*

## Choose From These Plans for the Coverage that Best Suits the Needs of Your Auxiliary Members

LAVFW Cancer Plan	Daily Hospital Benefit Amount	Total Benefit Up To	Day Benefit Begins (Hospital & ICU)	Maximum Total Benefit Days	Annual Premium Per Member
Plan C	\$16.50	\$6,022.50	1st	365 Days	\$3.63
Plan D	\$22.50	\$8,212.50	1st	365 Days	\$4.95
Plan E	\$30.00	\$10,950.00	1st	365 Days	\$6.60
Plan F	\$37.50	\$13,687.50	1st	365 Days	\$8.25
Plan G	\$45.00	\$16,425.00	1st	365 Days	\$9.90
<b>Double Benefits Paid for Hospital Intensive Care Confinement Up to Seven Days</b>					

**Note: Benefits are payable only when hospital confinement or treatment is due to cancer.**

*Pre-Existing Conditions* — No benefits will be payable for the Covered Person's pre-existing conditions. They are defined as a Cancer (except Skin Cancer) that was positively diagnosed (received medical treatment or advice in CA, MO, WY) within 1 year(s) (5 years in OR, 6 months in CA and UT, 3 months in NH, 90 days in WY) prior to the Covered Person's Effective Date of Coverage under this Policy or the Effective Date of Benefit Increase, or a Cancer for which Treatment has been received before the Covered Person has been insured for 365 days (30 days in AR and KS, 90 days in WY) from her Effective Date of Coverage or the Effective Date of Benefit Increase. We will, however, pay benefits for Cancer diagnosed and treated within the first 365 days (30 days in AR, KS, ME, 6 months in CA) the Covered Person has been insured. Expenses for such treatment are payable only if incurred after coverage has been in force for 12 consecutive months (6 months in CA, 2 years in WI) from the Effective Date. Any increase in benefits will be subject to a new Effective Date of Coverage on that increased amount of benefits only.

*Exclusions* — Benefits will not be paid for any expenses which result from: injury or sickness other than cancer; expenses an insured is not legally obligated to pay or those charged only because the insured has insurance; treatment or services performed outside of the United States; declared or undeclared war or any act of war, full-time service in the armed forces; participating in a riot, committing or attempting to commit a felony.

*Premium Changes* — We have the right to change the premium rates on any premium due date. We will provide written notice at least 31 days before the date of change. The premium rates may also be changed at any time the terms of the Group Policy are changed.

*Other Insurance in Company* — The Covered Person may have only one Cancer certificate or policy in force with us or any other Aegon, U.S.A. Inc. affiliate at one time.

## Important Questions and Answers About This Auxiliary-Sponsored Program

### Q. When does coverage for each Auxiliary become effective?

**A.** Coverage is effective on the first day of the calendar month following the date the Enrollment Form and premium are received by AmWINS, the program administrator. Coverage is in effect for 12 months following the effective date. This is subject to the termination reasons included in the policy; Premiums paid when due, the group policy is not terminated, remain a member of the group.

### Q. Will each Auxiliary receive evidence of insurance?

**A.** Yes, each covered Auxiliary will receive a Certificate outlining the terms of the insurance.

### Q. When does coverage for new members become effective?

**A.** A new member's coverage becomes effective on the day she joins an Auxiliary participating in this Insurance Plan. If the member is in the hospital on the effective date, that member's coverage will start upon discharge from the hospital.

### Q. When does coverage for an individual Auxiliary member terminate?

**A.** An Insured Member's insurance will terminate on the earliest of the following dates:

- 1) When she is no longer a member of the VFW Auxiliary.
- 2) When the member's insured Auxiliary fails to pay the required premium, subject to a grace period of 31 days.

3) When the Master Policy is terminated.

This coverage is renewable at the option of the Company.

### Q. Is there a time limitation on submitting a claim?

**A.** Written notice of claim must be submitted 20 days after the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the VFW Auxiliary Insurance Claims, c/o WEB-TPA P.O. Box 2598, Grapevine, TX 76099-2598, with information sufficient to identify the insured, shall be deemed notice to the Insurance Company.

### Q. How are claims reported?

**A.** Claim forms may be secured at AmWINS. Claims forms will give instructions and the address where claims should be mailed.

### Q. How does an Auxiliary enroll in this Program?

**A.** Just complete the Enrollment Form, figure the premium and mail the Auxiliary's check and Enrollment Form to: VFW Auxiliary Cancer Insurance Program, Administered by AmWINS Group Benefits, P.O. Box 153085, Irving, TX 75015-2501.

### THESE IMPORTANT MEMBER BENEFITS ALSO HELP YOUR POST

Insuring your members really helps to attract new members because of the valuable benefits this Auxiliary-Sponsored Program provides when they need it the most. New, reinstated and transferred members who join during the insurance year are automatically included **without** extra premium payments.

*This is a brief description of coverage. It is not a contract. Complete details may be found in the Master Policy, issued to the VFW Auxiliary. Additional information is contained in the Certificate of Insurance issued to the participating Auxiliary. The VFW Auxiliary receives remuneration for services performed in connection with this offer. **This is limited coverage providing benefits for cancer only.***

## Strength and Stability

This Supplemental Insurance Program for the care and treatment of Cancer is underwritten by: Transamerica Premier Life Insurance Company, Cedar Rapids, IA. Based on financial strength and operating performance, Transamerica Premier Life Insurance Company rated "A+" (2nd out of 16 ratings categories) by A.M. Best Co., Inc., a leading insurance company analyst. Ratings and Analysis as of October 20, 2014.

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