

Applying is Easy!

1. Fill out the enclosed Application. Be sure to complete Questions 4 & 5, if you are covering your Spouse or Dependents.
2. **Sign your name and date** and send your completed Application along with your first premium check, made payable to TREA Insurance Plans, in the reply envelope provided, or mail to:

TREA Insurance Plans

P.O. Box 153085
Irving, TX 75015-3085

3. Your coverage becomes effective upon the **first** of the month following approval of your completed Application and receipt of your premium payment.

Administered by:
**National Employee
Benefit Companies, Inc.**

Irving, TX 75063

Underwritten by:

Monumental Life Insurance Company

(an AEGON company)

Cedar Rapids, Iowa 52499

*Some provisions, benefits, exclusions,
or limitations listed herein may vary
depending on your state of residence.*

For the answers to your questions,

PLEASE CALL

1-800-808-4514

Available in most states.

THIS IS A CANCER ONLY POLICY

Policy #: MZ0909646H0001A
Policy Form #: CA1000GPM

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TREA BR10

TREA CANCER PROTECTOR Insurance Plan

- ***Pays In-Hospital Benefits,
Out-of-Hospital Benefits,
Surgical Benefits***
- ***Pays Up to \$6,000-a-month
Extended Benefits***
- ***Pays Optional Hospital
Confinement Benefits***

...and much more

See inside for full details.



**You are eligible for coverage
if you haven't had cancer
within the last ten years.**

TREA Cancer Protector Insurance Plan — Helps Protect You from the High Cost of Cancer Treatment

Get Prepared:

Cancer Facts & Figures 2009 estimates that in the United States slightly less than 1 in 2 men and a little more than 1 in 3 women will develop cancer during their lifetime. Not long ago, these people had little hope for survival. But today, cancer victims are winning their battles with the disease. That's right! Thanks to advancements in treatments, lives are being saved at a growing rate — but, unfortunately, sometimes at a high price.

The good news is you can significantly increase your chance of surviving cancer by catching it early and getting modern, advanced treatment — fast. Protect yourself. Know the warning signs. Practice self-examinations. See your doctor regularly. And make sure that, when cancer strikes, you've got protection against the costs of life-saving cancer treatments.

TREA Cancer Protector Insurance Plan Basic Benefits

In-Hospital Benefits

Your daily Cancer Protector Insurance Plan benefits¹ begin with the **first day** of your hospitalization for treatment of cancer. These payments will continue for up to 90 days of cumulative hospital confinement. Upon your 91st day of confinement, your Extended Benefits will begin (see Extended Benefits). These cash benefits will be paid directly to you unless you say otherwise.

¹Days 1-12, \$60 per day; Days 13-90, \$30 per day.

The Plan will pay the following cancer expenses up to the stated maximum during any one illness period when you are in the hospital for up to 90 cumulative days.

- **Up to 10%** of the total daily in-hospital benefit for miscellaneous expenses including drugs, use of operating room, medical supplies, oxygen, and other necessary medical supplies and services furnished by the hospital.
- **Up to \$10** a day for attending physician fees to a \$900 maximum.

In-or-Out-of-the-Hospital Benefits

The maximum benefit amounts listed below are for each illness period, except as noted:

- **Up to a lifetime maximum of \$1,500** for radiation, x-ray, cobalt therapy, and chemotherapy.
- **25% of actual charges up to \$750** for surgery done by a licensed physician or surgeon.
- **Up to \$100** per operative session for services of an anesthesiologist not employed by the hospital. (Up to \$30 for skin cancer operations.)
- **Up to \$500** for pints of blood and plasma with **no limit** for leukemia.
- **Up to \$30** a day for the services of a Registered Graduate Nurse (RN) or Licensed Practical Nurse (LPN) to a maximum of \$1,000.
- **Up to \$100 per one way trip** for an ambulance to or from the hospital up to a \$500 maximum.
- **Up to a lifetime maximum of \$300** for transportation to and from the nearest hospital, providing special cancer treatment is not otherwise available in your area.

Extended Benefits

Beginning on your 91st cumulative day of hospital confinement during any one illness period, the Cancer Protector Insurance Plan will pay 100% of all actual charges incurred in lieu of all other benefits under this Plan up to a maximum \$6,000 per month. These payments will continue as long as you are confined or until your maximum lifetime benefit of \$250,000 is reached.

Survivor Benefits

If you die while you are insured under this Plan, your Spouse may continue the coverage, provided he or she was already covered under the Plan. His or her premium will be based upon attained age. Coverage may also continue for any of your Dependent Children who were covered at the time of your death.



Optional Hospital Confinement Benefit

You may choose this option while hospitalized in lieu of all other benefits otherwise payable under this Plan for the duration of an illness period. The Hospital Confinement Benefit pays for each day of confinement:

- up to **\$2,000 per month** during the first month of confinement.
- up to **\$1,500 per month** for the second and third months.
- up to **\$1,000 per month** each month thereafter.

In addition, up to \$200 per month is payable for confinement in a nursing or convalescent facility, if necessary, after three months of cumulative hospital confinement for cancer.

Economical Group Rates

Semi-Annual Premiums Payable Twice a Year

Age of Member	Member Only	Member & Family
Under 50	\$19.30	\$28.10
50-64	\$25.55	\$37.25
65 & Over ²	\$31.25	\$45.30

Limitations and Exclusions

Benefits are provided only for loss or care resulting from a definitive diagnosis of cancer. Treatment of other diseases or accidents is not covered, and services provided by a hospital where there is no legal obligation to pay or those charged only because the Covered Person has insurance will not be covered. Positive pathological proof of the diagnosis of cancer is required, except for skin cancer benefits.

No benefits will be paid for pre-existing conditions. They are defined as a cancer that was positively diagnosed within the ten years³ prior to the Covered Person's effective date of coverage under this policy, or a cancer for which treatment has been received before the Covered Person has been insured for 30 days from the effective date (N/A in AZ, MN, MO, OK, TX and WI). Payments for cancer will be made only if expenses are incurred after the insurance has been in effect for 12 months.

²Not available in CA age 65 & over.

Questions and Answers about Cancer Benefits

What, exactly, is an illness period?

An illness period begins when the Insured first incurs covered expenses while the Policy is in force. If a period of 45 consecutive days goes by without further incurred expenses, a new illness period is said to have begun.

I have excellent health insurance! Why would I need this Plan?

The cost of treating cancer is high — but worth it. Imagine you or someone you love being stricken with the disease. You would want to do everything in your power to ensure you obtain the best, most effective treatment possible.

Unfortunately, few health insurance plans were designed to cover the entire cost of such treatment. There are deductibles to meet, co-payments and other out-of-pocket expenses — expenses other plans simply *do not* cover. And they can mount up fast.

That's why cancer coverage is so important. It acts as a supplement to any other health insurance you may have by paying *regardless of* to whatever that coverage pays from day one of your illness. And the cash benefits are paid directly to you or to the health care provider. You can use the benefits to pay those co-payments, deductibles, and other out-of-pocket expenses your regular coverage doesn't pay. Simply put, TREA Cancer Protector Insurance Plan can help make expensive, life-saving treatments more

affordable for you and your loved ones — with premiums you can afford.

Will I have to get a physical exam?

No! Just complete the Application. If you or any person applying has not had cancer within the last ten years³, you are eligible for coverage.

Is there a limit to the number of claims I can file?

There is never any limit on the number of claims an insured may make for any covered condition. Claims payments are subject to the provisions and limits of the Master Policy.

Can my coverage be canceled?

Your coverage stays in force as long as your premiums are paid and the Master Policy remains in force. Your dependents' coverage will terminate when your insurance terminates or your dependent ceases to be an eligible dependent. A dependent child ceases to be eligible upon his/her 19th birthday, unless a full-time student (up to age 23).⁴ However, insurance for dependent children will not be terminated due to age, if the dependent is incapable of self-sustaining employment by reason of mental retardation or physical handicap.

³7 years in MD; 12 months in TX; 6 months in CA.

⁴Age may vary by state.

Your Unconditional TREA Guarantee.

The Retired Enlisted Association hereby certifies that the group Cancer Protector Insurance Plan described here has been certified and approved by the Insurance Committee of the Association as the best possible coverage at these rates. The Association endorses this Plan and encourages Members to participate.

If you are not satisfied for any reason after receiving your Certificate of Insurance, simply return it within 30 days, marked "Cancel", and you will receive a prompt, full refund of your premium.