

FIRST OCCURRENCE BENEFITS

Paid one time per insured person upon the confirmed diagnosis of:

Internal Cancer	\$2,250
Breast Cancer - an additional	\$750
Prostate Cancer - an additional	\$750

Paid one time per insured person upon the confirmed diagnosis of:

Skin Cancer	\$750
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INPATIENT BENEFITS

Hospital Benefits - No Lifetime Limits

Hospital Confinement	
Each of the first 69 days	\$450

Extended Stay	
Charges for each day of confinement beginning with the 70 th day up to	\$900
This benefit replaces all other benefits during that period.	

Private Nurse	
Each day that you are provided a Private Nurse during a confinement	\$150

Ambulance	
Charges for each trip by Ambulance up to (includes air ambulance)	\$300
Benefit is payable for two one-way trips per confinement.	

U.S. Government Hospital - No Lifetime Limits

Each day of confinement to a U.S. Government Hospital	\$450
This benefit replaces all other benefits except the First Occurrence Benefits and Transportation & Lodging Benefits.	

INPATIENT OR OUTPATIENT BENEFITS

Surgery & Anesthesia - No Lifetime Limits

For each operation based on the schedule in your plan from **\$225** to **\$12,000**

Second Surgical Opinion - No Lifetime Limits

Charges for a Second Surgical Opinion up to **\$450**

Bone Marrow Transplant

Paid one time per insured for a Bone Marrow Transplant from another person for the treatment of leukemia **\$12,000**

Bone Marrow Donor

One-time payment per insured who donates **\$1,500**

Prosthesis - Lifetime Maximum Per Insured

Charges for Prosthetic devices, including external devices, up to **\$1,500**

Radiation and Chemotherapy - No Lifetime Limits

Charges for each day for the following FDA approved treatments up to **\$300**

Chemotherapy, X-ray Radiation, Teleradiotherapy, Radium and Cesium Implants, Cobalt, New or Experimental Treatments

Anti-Nausea - No Lifetime Limits

Charges per calendar year per insured person up to **\$600**
Benefit payable while receiving radiation or chemotherapy.

Special Treatment - Lifetime Maximum Per Insured

Charges for any of the following FDA approved treatments up to **\$1,500**

Immunotherapy, Stem Cell Transplant, Hormone Therapy, Autologous Bone Marrow Transplant, Radioimmunotherapy and Photodynamic Therapy

For all cancer treatments that are self administered, including oral chemotherapy, we will pay these benefits for the cost of the prescription on the day the prescription is filled up to the benefit amount stated.

PROTECTION BENEFITS

Early Detection - No Lifetime Limits

One test annually per insured person \$75

*Mammography, Breast Ultrasound, Colonoscopy, Flexible Sigmoidoscopy,
Hemocult Stool Specimen, Pap Smear, CEA (colon screening),
CA 125 (ovarian screening) or PSA (prostate screening)*

Hospice Service

For each of the first 60 days of Hospice Service \$150

For each of the next 120 days \$75

TRANSPORTATION & LODGING BENEFITS

Transportation - No Lifetime Limits

When you travel over 80 miles from home for covered cancer treatments or consultations within the continental U.S., we will pay . . .

Charges for your plane, train or bus each way up to \$2,250

For each mile by personal auto 60¢

Family Member Transportation - No Lifetime Limits

When you use the Transportation Benefit, we will pay an additional benefit for one member of your immediate family, also traveling over 80 miles from home, to be with you.

Charges for the plane, train or bus each way up to \$2,250

For each mile by personal auto 60¢

The automobile mileage amount is not payable when the family member travels with you.

Limited to two one-way trips per confinement.

Family Member Lodging - No Lifetime Limits

When a member of your immediate family who travels & requires lodging while you are confined to a hospital for covered cancer treatment, we will pay . . .

Charges per day up to 60 days per confinement \$75

Second Parent Transportation - No Lifetime Limits

When the Transportation Benefit is payable for a covered child, we will pay for a second parent to travel up to the amounts shown above.

This benefit will only be paid if this is a family policy.

Family Member Transportation and Lodging Benefits are payable only if you are eligible for the Transportation Benefit.

RETURN OF PREMIUM - Issue Age 65 & Under Only

- You are paid if you have claims or if you stay well!
- We will refund your premiums less any claims paid to you.
- We **REFUND YOUR PREMIUM EVERY 20 YEARS**, or at age 75, following your policy anniversary date, which ever comes first.
- After your money is returned, your protection continues, and you can collect again. For subsequent return of premium periods:
 - Beginning at ages 65 and under, we refund your premium every 20 years, or at age 75, whichever comes first.
 - Beginning at ages 66 and over, we refund half of your premium every 10 years.

Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$16,000	\$16,000	\$16,000
LESS CLAIMS PAID	- 0 -	- 3,000	- 46,500
REFUND	\$16,000	\$13,000	- 0 -

FAMILY HERITAGE	33470
PAY TO THE <u>You</u>	
<u>Total Premium Less Claims</u> DOLLARS \$ <u>\$\$\$\$\$\$</u>	
SAMPLE CHECK	<u>Chief Financial Officer</u>

Please see the main policy brochure for a summary of the Limitations and Exclusions.

The benefits described in this brochure are covered in policy series C4POL.

FAMILY HERITAGE®
Life Insurance Company Of America

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