CANCER-ONLY INSURANCE

Cancer Expense benefits are paid directly to you, unless assigned to a doctor or hospital. If you have other insurance, you may use your Cancer Expense benefits to help...

- Pay deductibles or co-payments.
- Pay for child care while you’re in the hospital or outpatient care.
- Pay for any hospital expense not covered by your major medical insurance.
- Supplement income lost during cancer treatment and recovery.

CANCER EXPENSE

Helps pay specified inpatient, outpatient and other medical expenses incurred in connection with the treatment of cancer.

Unless assigned, benefits are paid directly to the policyowner. Pays reasonable and customary expenses for cancer treatments up to the dollar amounts shown.

The policy is guaranteed renewable for the lifetime of the insured as long as the premium is paid. The policy is subject to rate increases.

Only one Cancer Expense policy may be issued to a person.

Coverage begins 30 or 90 days after the policy date, (varies by state) and will continue, as long as premiums are being paid, for each covered insured until a covered adult reaches age 65, or a covered child reaches age 25 (varies by state). At age 65, please refer to your policy for state variations.

Transamerica Premier Life Insurance Company (Transamerica Premier Life) provides life and supplemental health insurance products designed to help you when you need it most. More than just basic insurance protection, Transamerica Premier Life helps to provide you with the financial security and peace of mind that you and your family deserve.

Cancer Facts

In 2014, a new cancer case is expected to be diagnosed every 18.9 seconds in the U.S.

Every day in 2014, almost 1,600 people are expected to die from cancer in the U.S.

In the U.S., 1 in 4 deaths is cancer-related

1 in 2 males will get cancer and 1 in 3 females will get cancer in their lifetime

Cancer Expense

INPATIENT HOSPITAL EXPENSES
- Daily Hospital Room and Board (up to $120 or $180 per day).
- Miscellaneous Hospital Expenses (up to $400 for each Hospital Admission).
- Intensive Care Unit (up to $240 or $360 per day).

30-day maximum for each period of hospital confinement.

OTHER EXPENSES
Cancer Expense also pays up to $5,000 per calendar year for each of the following:
- Radiation Therapy Expense (inpatient or outpatient)
- Blood Transfusion Expense (inpatient or outpatient).
- Outpatient Prescription Drugs.
- Outpatient chemotherapy drugs (the expense of administering these drugs is not covered).

INPATIENT OR OUTPATIENT EXPENSES
- Attending physician (up to $40 per day).
- Mastectomy ($1,080 for a radical mastectomy, $640 for other mastectomies).
- Breast reconstruction (up to $2,000 per operation) according to procedure schedule.
- Surgery (up to $2,000 per operation) according to procedure schedule.
- Anesthetist or anesthesiologist (up to $300 per operation).
- Private duty nursing (up to $100 per day).
- Transportation to and from hospital, or between hospitals (up to 6 trips in any 12-month period).

OUTPATIENT EXPENSES
- Outpatient treatment and miscellaneous other expenses (up to $60 per day) 10 days per year limit.
- Outpatient surgery (up to $400 per incident).
- Mammography in TN only – female applicants who answer “no” to the question “Do you have other health insurance that provides mammography coverage?” Cancer Expense will pay $50 for one baseline mammogram for woman ages 35 to 40, $50 for one mammogram every other year for women ages 40 to 50, and $50 for one mammogram every year for women ages 50 and over.

ISSUE AGES
- 16–64 $120 per day
- 16–60 $180 per day
- 65–70 $60 per day
- 16–60 $120/$180 per day (SC)

OPTIONAL RIDERS
- Child Rider
- First Occurrence Benefit Rider
- Home Recovery Benefit Rider
- Mammography Screening Benefit Rider (Tennessee Only)

All cancer expense benefit maximums, except for mammography in TN, reduce by 50% at age 65. Coverages (except for mammography in TN) are subject to waiting periods.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage contact your Transamerica Premier Life insurance agent.

Benefits for pre-existing conditions will not be payable until after the insured has been covered for a period of time which may vary by state. Pre-existing condition means a sickness or physical condition for which the insured had treatment, incurred expenses, took medication, or received a diagnosis or advice from a physician during a period of time determined by your state prior to the effective date. It also includes a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treat, which may vary by state.
This material is being made available prior to applying for this policy.
J97P06, GA, IN, IL, KY, LA, MI, MS, NE, NC, OH, SC and TN
Policy forms and numbers may vary, and this product may not be available in all jurisdictions. State variations may apply.