

REQUEST FOR
INDIVIDUAL CANCER
DIAGNOSTIC BENEFITS



ATTN: AFES BENEFITS DEPT.
P.O. Box 25160
Oklahoma City, Oklahoma 73125
Toll Free: 1-800-662-1113
Fax: 1-800-818-3453
www.afadventure.com

INSTRUCTION TO INSURED

1. Complete STATEMENT OF INSURED.
2. Please attach bill, receipt or evidence of the test. Submitted evidence must include the name of the test and the date of service.
3. Be sure to include your account number or Social Security number on all documents.
4. Fax or mail form and attachments.

STATEMENT OF INSURED

- 1) Patient's Name: _____
- 2) Relationship to Policyholder: ☐ Self ☐ Spouse ☐ Child
- 3) Patient's Date of Birth: _____ ☐ Male ☐ Female
- 4) For dependent children between 21-25 years of age please provide
School Name: _____
If a full time student, please enclose a copy of transcript
- 5) Policyholder's Name: _____
- 6) Cancer policy number (account no.) _____ or Social Security number of policyholder _____
- 7) Street Address: _____
☐ Check if address has changed
City, State, Zip: _____
Telephone Number: _____/_____/_____

DIRECT DEPOSIT AUTHORIZATION

Please complete if you desire benefits deposited directly into your bank account.

I authorize AFAC to initiate credit entries to my account at the depository named below. This authorization is to remain in force and effect until AFAC receives written notification from me of its termination in such time and in such manner as to afford AFAC and the Depository opportunity to act on it.
This authorization applies to benefits payable under all insurance policies held with AFAC.

Signature: _____

NOTE: You must attach a voided check to begin direct deposit.

Warning: Any person who knowingly and with intent to injure, defraud, or deceive an insurer files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud and subject to criminal and civil penalties.

California - For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

AR, DC, LA, MD, NJ, NM, TX, and WV - ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

DE, ID, IN, MN, OH, and OK - WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

New Hampshire - Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Oregon - Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be guilty of insurance fraud.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Arizona - For your protection, Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Florida - Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii - For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.



AF™ Cancer C12M Individual Insurance

Focus on the fight.

A Cancer diagnosis may be both a physical and emotional drain. But thanks to advances in medicine and procedures to treat Cancer, more and more people are beating the disease. However, with the arrival of these advances also comes the continuing rise in the cost of Cancer treatment.

AF™ **Limited Benefit Individual Cancer Insurance** offers a solution to help you and your family focus on fighting the disease.

Plan Highlights

- **Helps cover expenses**
for the treatment of Cancer, transportation, hospitalization, and more.
- **Benefits paid directly to you**
to be used however you see fit.
- **Portable to take with you**
even if you leave employment.
- **Coverage options available**
for you, your spouse, and your children under age 26.

Cancer Insurance Benefits

With over 25 benefits specifically designed to help with the financial impact of being diagnosed, **Individual Cancer Insurance** may help pay for expenses not covered by your major medical insurance.

Example Cancer insurance benefits include:



Experimental Treatment

This benefit may help pay for experimental treatment to give you alternatives in your healing. These treatment types may not be covered by major medical plans.



Transportation and Lodging

This benefit may help pay for qualified transportation and lodging for the patient and family.

**AMERICAN
FIDELITY** 
a different opinion

EMPLOYER BENEFIT SOLUTIONS
FOR YOUR INDUSTRY

SCREENING BENEFIT⁺

Receive a benefit for your annual internal Cancer screening test, including but not limited to mammogram, pap, prostate-specific antigen blood test (PSA), chest x-ray, flexible sigmoidoscopy, thinprep pap test, and colonoscopy.

DIAGNOSTIC AND PREVENTION BENEFIT <i>(per calendar year)</i>		
BASIC	ENHANCED	ENHANCED PLUS
\$135	\$180	\$225

⁺The premium and amount of benefits provided vary based upon the plan selected.

Benefits

BENEFITS ⁺	BASIC	ENHANCED	ENHANCED PLUS
SCREENING			
Diagnostic and Prevention Benefit (one per calendar year)	\$135	\$180	\$225
Cancer Screening Follow-Up Benefit (one per calendar year)	\$135	\$180	\$225
TREATMENT			
Radiation Therapy/Chemotherapy/Immunotherapy Benefit (per calendar month)	\$1,000	\$1,500	\$2,000
Medical Imaging Benefit (per image - max 2 per calendar year)	\$300	\$600	\$900
Hormone Therapy Benefit (per treatment - max 12 treatments/ calendar year)	\$50	\$50	\$50
Administrative/Lab Work Benefit (per calendar month)	\$50	\$75	\$100
Blood, Plasma, and Platelets Benefit (per day) (per calendar year max)	\$300 \$15,000	\$450 \$22,500	\$600 \$30,000
Experimental Treatment Benefit	Paid as any non-experimental benefit		
Bone Marrow/Stem Cell Transplant Benefit			
Autologous (patient provided) (per calendar year)	\$1,500	\$3,000	\$4,500
Non-autologous (donor provided) (per calendar year)	\$4,500	\$9,000	\$13,500
Donor Benefit	\$3,000 per donation		
Inpatient Special Nursing Services Benefit (benefit per day while hospital confined)	\$450	\$450	\$450
Dread Disease Benefit (per day for the first 30 days per hospital confinement) (per day thereafter)	\$300 \$600	\$600 \$1,200	\$900 \$1,800
HOSPITALIZATION			
Hospital Confinement Benefit* (per day for the first 30 days) (per day after the first 30 days of hospital confinement)	\$300 \$600	\$600 \$1,200	\$900 \$1,800
Drugs & Medicine Benefit			
Hospital Confinement (per confinement)	\$300	\$600	\$900
Outpatient (per prescription - \$150 monthly max for basic; \$300 for enhanced; \$450 for enhanced plus per calendar month)	\$150	\$150	\$150
Attending Physician Benefit (per day while hospital confined)	\$90	\$120	\$150
U.S. Government/Charity Hospital or HMO Benefit (per day in lieu of most benefits)			
Hospital Confinement	\$300	\$600	\$900
Outpatient Services	\$300	\$600	\$900

BENEFITS ⁺	BASIC	ENHANCED	ENHANCED PLUS
AMBULANCE, TRANSPORTATION, & LODGING			
Ambulance Benefit (per trip - max 2 trips any combination per confinement) Ground Air	\$600 \$6,000	\$600 \$6,000	\$600 \$6,000
Transportation & Lodging Benefit (Patient and/or Family)	Coach fare or \$1.50/mile by car		
Transportation (\$4,500 max per round trip; max 12 trips/calendar year)			
Outpatient Lodging (per day up to 90 days per calendar year)	\$120	\$180	\$240
SURGICAL TREATMENT			
Surgical Benefit unit dollar amount (per surgical unit) maximum per operation	\$70 \$7,000	\$105 \$10,500	\$140 \$14,000
Anesthesia Benefit	25% of the amount paid for covered surgery		
Outpatient Hospital or Ambulatory Surgical Center Benefit (per day)	\$600	\$1,200	\$1,800
Second & Third Surgical Opinion Benefit (per diagnosis)	\$900	\$900	\$900
CONTINUING CARE			
Prosthesis Benefit			
Non-Surgical (per device - 1 per site, lifetime max of 3)	\$300	\$450	\$600
Surgical Implantation (per device, includes surgical fee - 1 per site, lifetime max of 2)	\$3,000	\$4,500	\$6,000
Hair Prosthesis (once per life)	\$1,050	\$1,050	\$1,050
Extended Care Facility Benefit (per day for the first 30 days) (thereafter, up to 100 days per lifetime)	\$150 \$300	\$300 \$600	\$450 \$900
Physical or Speech Therapy Benefit (per visit up to 4 per calendar month - lifetime max of \$3,000)	\$75	\$75	\$75
Hospice Care Benefit (per day - \$27,000 lifetime max for basic; \$40,500 lifetime max for enhanced; \$54,000 lifetime max for enhanced plus)	\$150	\$225	\$300
Home Health Care Benefit (per day for the first 30 days) (thereafter, up to 100 days per lifetime)	\$150 \$300	\$300 \$600	\$450 \$900
Waiver of Premium (as long as the primary insured remains disabled)	pays 90 continuous days		

Refer to Plan Benefit Highlights for more complete benefit descriptions and limits on the Individual Cancer insurance plan.

+The premium and amount of benefits provided vary based upon the plan selected.

Plan Benefit Highlights

MONTHLY PREMIUMS⁺

BASIC	Age 18-40	Age 41-50	Age 51-60	Age 61+
Individual	\$11.90	\$17.00	\$23.80	\$33.00
Single Parent Family	\$17.80	\$25.20	\$35.50	\$49.30
Family	\$23.20	\$32.80	\$46.20	\$64.10

ENHANCED	Age 18-40	Age 41-50	Age 51-60	Age 61+
Individual	\$16.70	\$24.40	\$35.00	\$49.30
Single Parent Family	\$24.90	\$36.30	\$52.10	\$73.60
Family	\$32.50	\$47.20	\$67.80	\$95.80

ENHANCED PLUS	Age 18-40	Age 41-50	Age 51-60	Age 61+
Individual	\$21.40	\$31.80	\$46.10	\$65.70
Single Parent Family	\$31.90	\$47.40	\$68.80	\$98.00
Family	\$41.50	\$61.60	\$89.50	\$127.50

Plan Benefit Highlights

Only loss for Cancer or Dread Disease The policy pays only for loss resulting from definitive Cancer treatment including direct extension, metastatic spread or recurrence. Proof must be submitted to support each claim. The policy also covers other conditions or diseases directly caused or aggravated by Cancer or the treatment of Cancer. The policy does not cover any other disease, sickness, or incapacity except for conditions specifically provided in the dread disease benefit.

Cancer means a disease which is manifested by autonomous growth (malignancy) in which there is uncontrolled growth, function, or spread (local or distant) of cells in any part of the body. This includes Cancer in situ and malignant melanoma. It does not include other conditions which may be considered precancerous or having malignant potential such as: leukoplakia; hyperplasia; acquired immune deficiency syndrome (AIDS); polycythemia; actinic keratosis; myelodysplastic and non-malignant myeloproliferative disorders; aplastic anemia; atypia; non-malignant monoclonal gammopathy; carcinoid; or pre-malignant lesions, benign tumors or polyps.

All diagnosis of Cancer must be positively diagnosed by a legally licensed doctor of medicine certified by the American Board of Pathology or American Board of Osteopathic Pathology. **Benefits under this policy pays the benefit amount shown per covered person due to a covered Cancer unless otherwise specified.**

Diagnostic, Prevention and Cancer Screening Benefit Pays for a generally medically recognized internal Cancer screening test when a charge is incurred for the test. Tests include but are not limited to mammogram, thinprep pap test, prostate-specific antigen blood test (PSA), colonoscopy, and chest x-ray. Refer to the policy for more examples. Screening tests payable under this benefit will ONLY be paid under this benefit and does not include any test payable under the medical imaging benefit. This benefit is available without a diagnosis of Cancer.

Cancer Screening Follow-Up Benefit Payable for one invasive follow-up screening test needed due to an abnormal result from a covered screening test. Diagnostic surgeries which result in a positive diagnosis of Cancer will be paid under the surgical benefit.

Radiation/Chemotherapy/Immunotherapy Benefit Pays an indemnity amount when radiation therapy, chemotherapy, or immunotherapy is received as defined in the policy. We will pay only one Radiation/Chemotherapy/Immunotherapy benefit per calendar month regardless of the number of treatments received during the month. For chemotherapy and immunotherapy, coverage will be limited to the drugs only. This benefit does not cover other procedures related to Radiation/Chemotherapy/Immunotherapy as defined in the policy. This benefit does not include any drugs/medicines covered under the drugs and medicine benefit or the hormone therapy benefit.

Medical Imaging Benefit Pays the indemnity amount for either an MRI; CT scan; CAT scan; or PET scan when performed at the request of a physician.

Hormone Therapy Benefit Drugs and medicines covered under the drugs and medicine benefit or the radiation/chemotherapy/immunotherapy benefit are not included. This benefit does not cover associated administrative processes.

Administrative/Lab Work Benefit Pays when procedures related to radiation therapy/chemotherapy/immunotherapy treatment occur or undergoes human leukocyte antigen testing or histocompatibility locus antigen testing necessary to establish bone marrow transplant donor suitability, including the testing for A, B or DR antigens that month. This benefit is paid once per calendar month for related procedures such as treatment planning, treatment management, etc. This benefit will only be paid if the Covered Person is also receiving the Radiation Therapy/chemotherapy/Immunotherapy Benefit during the same calendar month; or the Covered Person undergoes the above listed testing necessary to establish bone marrow transplant donor suitability.

Blood, Plasma and Platelets Benefit Benefits for blood, plasma and platelets are only provided under this benefit. Laboratory processes and colony stimulating factors are not covered.

Bone Marrow/Stem Cell Transplant Benefit Harvesting of bone marrow or stem cells from a donor are not covered under this benefit.

Hospital Confinement Benefit Payable while confined to a Hospital for at least 18 continuous hours. *A Hospital is not an institution, or part thereof, used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a rehabilitative facility; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or drug or alcohol addiction. This benefit is not payable for outpatient treatment.

Drugs and Medicine Benefit Pays for anti-nausea and pain medication prescribed by a physician and administered while also receiving radiation therapy/chemotherapy/immunotherapy, a covered surgery, or a bone marrow/stem cell transplant. It does not include associated administrative processes or drugs or medicines covered under the radiation therapy/chemotherapy/immunotherapy benefit or the hormone therapy benefit.

Attending Physician Benefit Pays for one physician's visit per day when the services of a physician, other than a surgeon, are required while confined in a Hospital.

U.S. Government/Charity Hospital/HMO Benefit Payable when an itemized list of services is not available due to confinement in a charity Hospital or a Hospital owned or operated by the U.S. government or covered under an HMO or diagnostic related group where no charges are made for treatment of Cancer or a covered dread disease. This benefit will be paid in lieu of most benefits covered under this policy.

Ambulance Benefit If air and ground ambulance services are both required on the same day, we will only pay the higher benefit amount. The covered person must be admitted as an inpatient and Hospital confined for at least 18 consecutive hours.

Transportation and Lodging Benefits Pays a benefit for transportation by scheduled bus, plane or train, or by car and outpatient lodging to receive radiation therapy, chemotherapy, or immunotherapy treatment, bone marrow or stem cell transplant, or surgery in a Hospital not available locally and at least 50 miles from the covered person's residence. Payable for the covered person and one adult family member. If traveling in the same car or lodging in the same room, the benefit is payable only for the covered person. Travel must be within the United States or its Territories.

Surgical Benefit Payable when a surgical operation is performed for covered diagnosed Cancer, skin Cancer, or reconstructive surgery due to Cancer. Benefits are calculated up to a maximum benefit by multiplying the surgical unit value assigned to the procedure, as shown in the most current physician's relative value table, by the unit dollar amount shown in the policy. Two or more surgical procedures performed through the same incision will be considered one operation and benefits will be limited to the most expensive procedure. Diagnostic surgeries that result in a negative diagnosis of Cancer are not covered under this benefit. Bone marrow surgeries, surgeries to implant a permanent prosthetic device, are not covered under this benefit.

Plan Benefit Highlights (cont.)

Anesthesia Benefit Services of an anesthesiologist for bone marrow transplants, skin Cancer or surgical prosthesis implantation are not covered.

Outpatient Hospital or Ambulatory Surgical Center Benefit Surgical procedures for skin Cancer are not covered.

Second and Third Surgical Opinion Benefit Payable once per diagnosis of Cancer for a second surgical opinion, and a third if the second disagrees with the first. Surgical opinions for reconstructive, skin Cancer, or prosthesis surgeries are not covered.

Prosthesis Benefit Payable for a prosthetic device and, if surgery required, its surgical implantation. Prosthetic related supplies such as special bras or ostomy pouches and supplies are not covered. **Hair Prosthesis Benefit** is payable once per covered person per lifetime when a hair prosthesis is needed.

Extended Care Facility Benefit Pays for physician authorized confinement that begins within 14 days after a Hospital confinement. Paid for up to 100 days per lifetime of the Covered Person.

Physical or Speech Therapy Benefit Therapy must be provided by a caregiver licensed in physical or speech therapy.

Hospice Care Benefit Payable when a physician determines terminal illness with life expectancy of 6 months or less and approves hospice care at home or in a hospice facility. This benefit does not include well baby care, volunteer services, meals, housekeeping services, or family support after the death.

Home Health Care Benefit Pays for physician authorized private nursing care that begins within 14 days of a hospital confinement. This benefit does not include nutrition counseling, medical social services, medical supplies, prosthesis or orthopedic appliances, rental or purchase of durable medical equipment, drugs or medicines, child care, meals or housekeeping services, or physical or speech therapy. The service must be provided by a nurse or home health nurse's aid and can not be a family member.

Waiver of Premium Benefit If the primary insured, while employed full-time, becomes disabled due to Cancer and remains so for more than 90 continuous days, we will pay all premiums for policy and rider(s) due after the 90th day so long as the primary insured remains disabled. "Full-time" means you work at a job an average of 20 hours or more per week. "Disabled" means the primary insured's inability because of Cancer: to work at any job for which (s)he is qualified by education, training or experience; not working at any job for pay or benefits; and under the care of a physician for the treatment of Cancer. The policy must be in force at the time disability begins and the primary insured must be under age 65.

Experimental Treatment Benefit Benefits for experimental treatment prescribed by a physician for treatment of Cancer will be provided the same as non-experimental treatment. Coverage for treatments received outside of the United States or its territories is not provided.

Donor Benefit Pays if a donor incurs expenses on behalf of a covered person for a covered surgery due to organ transplant or a bone marrow/stem cell transplant. Blood donor expenses are not covered under this benefit.

Dread Disease Benefit Covered dread diseases are: addison's disease; amyotrophic lateral sclerosis; cystic fibrosis; diphtheria; encephalitis; grand mal epilepsy; legionnaire's disease; meningitis; multiple sclerosis; muscular dystrophy; myasthenia gravis; niemann-pick disease; osteomyelitis; poliomyelitis; reye's syndrome; rheumatic fever; rocky mountain spotted fever; sickle cell anemia; systemic lupus erythematosus; tay-sach's disease; tetanus; toxic epidermal; toxic shock syndrome; tuberculosis; tularemia; typhoid fever; whipple's disease.

Inpatient Special Nursing Services Benefit Pays when Hospital confined and receiving physician authorized special nursing care (other than that regularly furnished by a Hospital) of at least 8 consecutive hours during a 24 hour period.

See your policy for more information regarding the benefits listed above.

Eligibility The policy/rider(s) will be issued only to those persons who meet American Fidelity's insurability requirements, which includes satisfactory responses to medical questions. You, your lawful spouse and each natural, adopted or step child who is under 26 years of age are eligible to apply for coverage.

Limitations and Exclusions The policy does not cover any other disease, sickness or incapacity even though after contracting Cancer it may have been aggravated or affected by Cancer or the treatment of Cancer except for conditions specifically stated in the dread disease benefit.

Pre-Existing Condition A Pre-Existing Condition is a Cancer or dread disease for which, within six months prior to the effective date of coverage, medical advice, consultation or treatment, including prescribed medications, was recommended by or received from a member of the medical profession, or which symptoms manifested in such a manner as would cause an ordinarily prudent person to seek diagnosis, medical advice, or treatment. Pre-Existing Conditions specifically named or described as excluded in any part of the policy are never covered. No benefits are payable for any covered person for any loss incurred during the first six months of the policy as a result of a Pre-Existing Condition.

If benefits are denied on the basis of a Pre-Existing Condition we will send you a notice of denial along with documented evidence of specific instances of actual treatment or observation of such Pre-Existing Condition in all cases except those of a confidential nature.

Waiting Period The policy contains a 30-day waiting period during which no benefits will be paid under the policy. If any Cancer or dread disease is diagnosed before the end of the 30-day period immediately following the effective date, coverage will apply only to loss that is incurred after six months from the effective date of such person's coverage; or the policy will be void from the beginning and you will receive a full refund of premium. You must elect to either void the policy from the beginning and receive a full refund of premium or delay coverage under the policy for six months.

Termination of Insurance Policy/rider(s) will terminate and coverage will end on the earliest of: the end of the grace period if the premium remains unpaid; or the end of the policy/rider(s) month in which we receive a written request from you to terminate the policy/rider(s); or the date of your death, if this is an Individual Plan. If the plan is other than individual the remaining covered persons may have the right to continue or convert their coverage. Coverage will terminate when they no longer meet the eligibility requirements.

For the spouse, policy/rider(s) will terminate and coverage will end on the earliest of: The end of the policy/rider(s) month in which we receive a written request from you to delete the spouse from the policy/rider(s); the end of the premium term in which a divorce, annulment, legal separation is obtained; or upon their death.

For the child(ren), policy/rider(s) will terminate and coverage will end the earliest of: The end of the policy/rider(s) month in which we receive a written request from you to delete the child(ren) from the policy/rider(s); or upon their death.

Guaranteed Renewable You are guaranteed the right to renew your policy/rider(s) during your lifetime as long as you pay premiums when due or within the premium grace period. We have the right to increase premiums by class.

This product may contain limitations, exclusions, and waiting periods. This product is inappropriate for people who are eligible for Medicaid coverage.



American Fidelity Assurance Company
9000 Cameron Parkway, Oklahoma City, Oklahoma 73114
800-662-1113 • americanfidelity.com

Enhance Your Plan^{+,++}

Critical Illness Rider

SCHEDULE OF BENEFITS	
Cancer Benefit <i>per unit - maximum \$10,000</i>	\$5,000 or \$10,000
Heart Attack/Stroke Benefit <i>per unit - maximum \$10,000</i>	\$5,000 or \$10,000

Summary of Critical Illness Rider Benefits:

- Pays when diagnosed by a Physician after a 30-day Critical Illness Waiting Period with Internal Cancer or Heart Attack/Stroke, depending upon the Critical Illness coverage elected at time of application.
- Pays the specified Maximum Benefit Amount per Covered Critical Illness, as defined under this rider.
- Each benefit is a one-time paid benefit.
- All Critical Illness amounts reduce by 50% at age 70.

Optional Benefit Rider Monthly Premiums⁺⁺

Critical Illness Rider Monthly Premiums

	Age 18–40		Age 41–50		Age 51–60		Age 61+	
	Cancer	Heart Attack/Stroke	Cancer	Heart Attack/Stroke	Cancer	Heart Attack/Stroke	Cancer	Heart Attack/Stroke
Individual								
\$5,000	\$3.30	\$1.80	\$6.80	\$4.90	\$11.50	\$7.60	\$19.00	\$13.30
\$10,000	\$6.60	\$3.60	\$13.60	\$9.80	\$23.00	\$15.20	\$38.00	\$26.60
Single Parent Family								
\$5,000	\$4.80	\$2.70	\$10.20	\$7.30	\$17.10	\$11.30	\$28.40	\$19.90
\$10,000	\$9.60	\$5.40	\$20.40	\$14.60	\$34.20	\$22.60	\$56.80	\$39.80
Family								
\$5,000	\$6.30	\$3.40	\$13.10	\$9.70	\$22.00	\$14.80	\$37.00	\$25.60
\$10,000	\$12.60	\$6.80	\$26.20	\$19.40	\$44.00	\$29.60	\$74.00	\$51.20

⁺Availability of this rider may vary by state and employer. Optional benefit rider is subject to our general underwriting guidelines and coverage is not guaranteed.

⁺⁺The premium and amount of benefits provided vary based upon the plan selected.

Critical Illness Rider

Limitations and Exclusions Benefits will only be paid for a Covered Critical Illness as shown on the Policy Schedule page in the policy. No benefits will be provided for any loss caused by or resulting from: intentionally self-inflicted bodily injury, suicide or attempted suicide, whether sane or insane; or intentional self-injury; or alcoholism or drug addiction; or any act of war, declared or undeclared, or any act related to war; or military service for any country at war; or participation in any activity or event while intoxicated or under the influence of any narcotic unless administered by a Physician or taken according to the Physician's instructions; or participation in, or attempting to participate in, a felony, riot or insurrection. (A felony is as defined by the law of the jurisdiction in which the activity takes place.) No benefits will be provided as the result of a Pre-Existing Condition when the Date of Diagnosis occurs during the first six months following the Effective Date of coverage under this rider. All Critical Illness amounts reduce by 50% at age 70.

Pre-Existing Condition As defined in this rider means any sickness or condition for which, within the six month period prior to the Effective Date of coverage under this rider, medical advice, consultation or treatment, including prescribed medications, was recommended by or received from a member of the medical profession or for which symptoms manifested in such a manner as would cause an ordinarily prudent person to seek diagnosis, medical advice or treatment. Pre-Existing Conditions specifically named or described as excluded in any part of this contract are never covered. Internal Cancer does not include: other conditions that may be considered pre-cancerous or having malignant potential such as: Acquired immune deficiency syndrome (AIDS); or Actinic keratosis; or Myelodysplastic and non-malignant myeloproliferative disorders; or Aplastic anemia; or Atypia; or Non-malignant monoclonal gammopathy; or Pre-malignant lesions, benign tumors or polyps; or Leukoplakia; or Hyperplasia; or Carcinoid; or Polycythemia; or Cancer in situ or any skin Cancer other than invasive malignant melanoma into the dermis or deeper. Heart Attack does not include congestive heart failure, atherosclerotic heart disease, angina, including unstable angina, coronary disease or any other dysfunction of the cardiovascular system. Stroke does not mean a head injury, transient ischemic attack, multi-infarct dementia, or chronic cerebrovascular insufficiency. This rider contains a 30-day waiting period.

Waiting Period Pays when diagnosed by a Physician after a 30-day Critical Illness Waiting Period with Internal Cancer or Heart Attack/Stroke, depending upon the Critical Illness coverage elected at time of application. No benefits will be paid for a Covered Critical Illness when the Date of Diagnosis occurs during the Critical Illness Waiting Period. If any Covered Person has a Covered Critical Illness diagnosed before the end of the 30-day period immediately following the Covered Person's effective date of coverage under this rider: coverage for that person will be subject to the Pre-Existing Condition Limitation Period; or the rider will be void from the beginning and you will receive a full refund of premium. You must elect to either, void the rider from the beginning and receive a full refund of premium, or delay coverage under the rider for six months.

Termination Each Covered Person's coverage will terminate when the maximum benefit amount for the Covered Critical Illness(es) has been paid for him/her.

This insert must be used in conjunction with SB-26052 and any state specific deviations thereof.

*This is a brief description of the coverage. For complete benefits and other provisions, please refer to the policy and rider. This coverage does not replace Workers' Compensation Insurance. **These products are inappropriate for people who are eligible for Medicaid Coverage.***



American Fidelity Assurance Company
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