

The American Cancer Society reports that one out of every four deaths in the United States is from cancer, with nearly 15 million new cancer cases diagnosed since 1990.*

There's good news, though. For all cancers combined, 60 percent of those diagnosed survive for five years or longer.* But lifesaving cancer treatments can be expensive ... and cost can be a barrier to getting needed health care. Even the best medical insurance plans traditionally pay only 80 percent of expenses.

That's why ASEA endorses the Cancer Protector Plan — a valuable way to help protect you and your loved ones from the high costs of cancer care ... up to \$1,000,000 is available to help when you need it most.

**Cancer Facts & Figures 2001*

As an ASEA Member, your acceptance is guaranteed.

No exams, no lengthy applications – only one simple enrollment form to fill out! All ASEA members and their eligible spouses, regardless of age, and their unmarried dependent children under age 19 (25 if full-time student) are eligible to apply. As long as all who apply have been cancer-free for the last 10 years, acceptance into ASEA's Cancer Protector Plan is guaranteed!

Your family can choose to continue financial protection.

In the event of your death, your covered spouse and children may continue protection at the appropriate premium.

There is no limit on the number of claims.

There is absolutely no limit on the number of claims you or your spouse can make on any covered condition (subject to the lifetime maximum). Any cancer that is first diagnosed after the first 30 days of coverage is covered immediately. Plus, your coverage cannot be canceled no matter how many claims you have, subject to the policy's lifetime maximum — up to \$1,000,000! Your coverage stays in force as long as you are a member of ASEA, you pay your premiums, and the Master Policy remains in force.

Plan exclusions and limitations

No benefits are payable for the first 12 months of coverage for any cancer that is diagnosed within the first 30 days after your effective date. However, benefits will be payable for expenses incurred after 12 months of coverage. Also, the Cancer Protector Plan does not cover: Injury or sickness other than cancer; expenses the insured is not legally obligated to pay; treatment or services performed outside the United States; treatment or care not recommended or prescribed by a physician; treatment or care not listed as a covered benefit by name or specific description; charges incurred while on active duty with any military, naval or air force of any country; cancer for which compensation is payable under any Worker's Compensation Law, Occupational Diseases Law, the 4800 Time Benefit Plan or similar legislation; confinement or treatment in a government hospital; any surgical procedure, treatment or drug considered experimental.

Definitions

“Cancer” is a disease manifested by the presence of a malignant neoplastic disorder and characterized by the uncontrolled growth and spread of malignant cells, the invasion of tissue, leukemia or Hodgkin's disease, as well as being confined to the site of origin without having invaded neighboring tissue.

“Waiting Period” means benefits for any cancer diagnosed and treated during the first 30 days of coverage will not begin until 12 months from the insured's effective date of coverage.

“Benefit Period” begins when an expense is first incurred for which the Plan provides benefits. A new benefit period begins after 60 consecutive days without incurring any expenses for which the Plan provides benefits.

Presented by:

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Underwritten and Administered by:

Fidelity Security Life Insurance Company
Kansas City, Missouri 64111-2406



ASEA

**\$1,000,000
Cancer
Protector
Plan**

**Protection
you need now
to meet the
rising costs of
medical care**

*Offered
exclusively
to members of
the Alabama State
Employees Association
and their families*

Plan Benefits (per benefit period)

	Silver Plan	Platinum Plan
Lifetime Maximum	\$500,000	\$1,000,000
Daily Hospital Benefit (1st 90 days of cumulative confinement)	\$100 per day	\$100 per day
Extended Hospital Benefits (Begins with 91st day of confinement, in lieu of all other benefits)	\$5,000 per month	\$9,000 per month
Misc. Hospital Expenses		\$1,000
Physician's Hospital Benefit	\$20 per day (\$1,800 maximum)	\$50 per day (\$4,500 maximum)
Surgery Benefit (Per the policy schedule)	Up to \$1,500 per surgery	Up to \$1,500 per surgery
Radiation/Chemotherapy (Does not include diagnostic x-rays or lab tests)	\$5,000 lifetime maximum	\$10,000 lifetime maximum
Cancer Screening (PAP)	50% up to \$50 per year	50% up to \$50 per year
Cancer Screening (Mammography)	50% up to \$50; 1 mammogram ages 35-40; 1 every 2 years, ages 40-50; 1 every year, age 50+	50% up to \$50; 1 mammogram ages 35-40; 1 every 2 years, ages 40-50; 1 every year, age 50+
First Diagnosis Benefit (Internal cancer only)		\$500
Blood and Plasma Benefit	\$1,500 lifetime maximum	\$1,500 lifetime maximum
Private Duty Nursing Benefit	\$40 per day (\$1,200 maximum)	\$50 per day (\$1,500 maximum)
Ambulance Benefit	\$100 per confinement (\$1,000 lifetime maximum)	\$200 per confinement
Anesthesia Benefit	25% of surgical schedule	25% of surgical schedule
Prosthesis Benefit	\$1,000 lifetime maximum	\$2000 lifetime maximum
Hospice Care Benefit (120 cumulative days)	\$50 per day	\$100 per day
Home Healthcare Benefit (120 cumulative days)		\$100 per day
Transportation Benefit		\$500 per benefit period for treatment at least 50 miles from home. (\$.30 per mile for private passenger; 50% for commercial travel)
Family Lodging Benefit		\$100 per day for treatment at least 50 miles from home. (\$3,000 lifetime maximum)

Monthly Premiums

Attained Age	Silver Plan		Platinum Plan	
	Male	Female	Male	Female
Under 30	\$0.65	\$2.47	\$1.22	\$3.20
30-34	0.69	3.20	1.30	4.65
35-39	1.21	4.79	2.19	6.93
40-44	2.03	7.08	3.65	10.19
45-49	3.43	8.94	6.31	13.68
50-54	5.61	10.76	10.32	16.88
55-59	9.06	13.05	16.72	20.91
60-64	13.03	15.41	24.14	25.13
65-69	17.61	16.62	32.81	27.17
70-74	20.74	17.45	38.64	28.58
75-79	22.01	17.64	41.05	28.85
Age 80 & Over	22.34	17.91	41.82	29.27
	Rate per child \$0.73 (up to 3 children; all additional children at no charge).		Rate per child: \$1.38 (up to 3 children; all additional children at no charge).	

Premiums are based on individual age and increase when entering a new age bracket. There is no reduction in benefits due to age under these plans.

Both plans

- Pay in addition to any other medical or disability plans you may have.
- Benefits are subject to the lifetime maximum.
- Benefits may be used however you choose: for your medical plan deductible, coinsurance or any other out-of-pocket expenses you incur.
- All combined cancer coverage underwritten by the Company is limited to a \$1,000,000 lifetime maximum.

Quick and easy enrollment

Return your enrollment form today. You'll be glad you took the time to apply. Plus, you won't ever forget to make your monthly premium payments ... they will be automatically deducted from your paycheck.

1. Complete both sides of the enclosed short enrollment form. Select the plan or combination of plans you prefer.
2. Please choose to cover yourself only, you and your spouse or your entire family.
3. Mail your completed enrollment form to the ASEA office in the postage-paid envelope provided.
4. Your effective date of coverage under the plan will be the first payroll deduction date following approval of your application during your lifetime.

Questions?

Please call your ASEA insurance office at (334) 834-6965 or (800) 252-7063. Endorsed by ASEA.

