Cancer Medical 
Reimbursement Plan

Underwritten by North Coast Life Insurance Company

CMRP
Cancer Medical Reimbursement Plan (CMRP) is designed to eliminate out-of-pocket cancer expenses not covered by health insurance. Most health plans do not pay 100% of all claim expenses. There are doctor fees, lab charges, x-rays, chemotherapy, radiation and other hospital costs. Much of the time, they exceed the basic allowances of insurance. Almost all plans have both limits and deductibles. CMRP can step in and help. Any medical expense related to cancer that is not fully reimbursed by your health insurance, may be eligible for payment.*

The Basic Benefits
CMRP is intended to supplement your existing insurance plan. It is meant to provide 100% reimbursement for covered medical expenses of cancer. It has a $1,000,000 lifetime maximum. The plan will pay back your health insurance deductible amount, up to $500 a year. It will also refund any co-insurance payments you make and repay for other expenses related to cancer that are not covered by your current health insurance. CMRP is NEVER a Primary Plan.

How you Guarantee Eligibility
All you need is a basic health plan that pays at least 70% of eligible medical expenses.* With that, you are guaranteed coverage. If your spouse and unmarried children under 21 are included in your primary insurance, CMRP is available to them too. Eligibility for the Cancer Medical Reimbursement plan is limited to individuals, their dependents and surviving spouses who are enrolled in a comprehensive medical insurance plan that pays at least 70% of medical expenses. Dependents are defined as your spouse and all unmarried children under 21 years of age. A newborn child is automatically covered on the date of birth.

Other Dread Diseases Covered by this Plan
In addition to cancer, CMRP extends similar supplemental coverage for a variety of other dread diseases. Reimbursement is limited to a maximum of $25,000. The plan includes the following ailments diagnosed by a Doctor of Medicine: Brain Tumor, Multiple Sclerosis, Primary Encephalitis, Scarlet Fever, Typhoid Fever, Tetanus, Poliomyelitis, Rheumatic Fever, Tuberculosis, Emphysema, Parkinson’s Disease, Rabies, Lupus, Smallpox, Diphtheria, Muscular Dystrophy, and Primary Spinal Meningitis.

Termination
This supplemental cancer coverage is coordinated with and considered a part of your existing PERS Basic Health plan. Termination of Eligibility for the PERS Health Plan serves as termination of eligibility for this Cancer Medical Reimbursement Plan.

Requirements*
A Primary Plan is required for CMRP eligibility. The effective Termination or change in the primary plan or failure of the primary plan to pay, may effect CMRP eligibility. CMRP coverage is offered only to persons already covered by a primary health plan that offers comprehensive medical benefits. If you have Medicare, it must be both Part A & B.

Definitions
Cancer means Leukemia, Hodgkin's Disease, or any form of malignant growth which is positively identified as cancer (malignant neoplasm) by a doctor of Medicine or Osteopathy, other than participant, based on a biopsy examination performed by a recognized Pathologist.

How to Apply
To apply complete the appropriate parts of the application on page 17. The premiums will be deducted from your salary. Do not remit any money with the application. Your application should be mailed in the enclosed envelope to the Plan Administrator:

Sanders & Associates
P.O. Box 15787
North Hollywood, CA 91615

Be sure to sign and include the Payroll Deduction Authorization Form on page 18 with your application if you have never applied through Sanders & Associates before.

Monthly Premium
Employee Only - $2.50
Family - $3.00

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.