



A LUMP SUM BENEFIT

First Diagnosis Cancer Benefit Policy

from

UNITED TEACHER ASSOCIATES
INSURANCE COMPANY (UTA)

*UTA is a member of the Great American
Supplemental Benefits Group family of companies.*

No one wants to plan for
the possibility of a serious
disease like cancer.

Let UTA help you.



This brochure is designed as a marketing aid and is not to be construed as a contract for a Cancer policy. It provides a brief description of the important features of policy form series CF-960201-UTA. Please refer to the policy for the full terms and conditions of coverage.

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**UNITED TEACHER ASSOCIATES
INSURANCE COMPANY**

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10/20/10

CANCER: Basic Facts

Who can get cancer?

According to the American Cancer Society, anyone can develop cancer. Since the risk of being diagnosed with cancer increases as individuals age, most cases occur in adults who are middle-aged or older. About **78%** of all cancers are diagnosed in persons 55 and older.

CANCER:

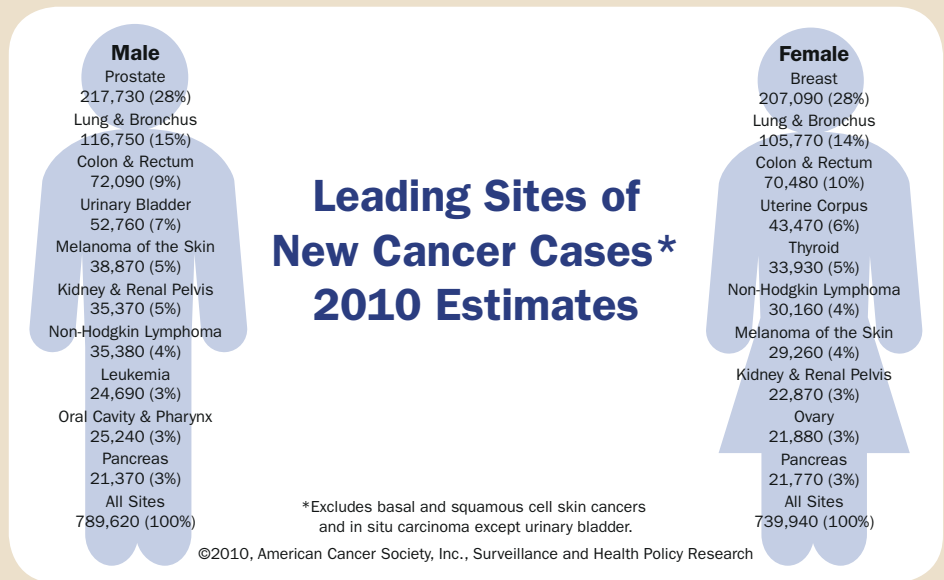
- In the US, **men have a slightly less than a 1 in 2 lifetime risk** of developing cancer and **women have a little more than a 1 in 3 risk**.
- The National Cancer Institute estimates that approximately **11.4 million Americans** with a history of cancer were alive in January 2004.
- About **1,529,560 new cancer cases** were expected to be diagnosed in 2010.
- This year, about **569,490 Americans** are expected to die of cancer, **more than 1,500 people a day**.

How many people are surviving cancer?

The 5-year relative survival rate for all cancers diagnosed between 1999 and 2005 is 68%, up from 50% in 1975-1977. The improvement in survival reflects progress in diagnosing certain cancers at an earlier stage and improvements in treatment.

FACT...

The National Institutes of Health estimate overall costs of cancer in 2010 at \$263.8 billion, of which \$102.8 billion for direct medical costs (total of all health expenditures).



Here's the GOOD NEWS

There are advanced treatments available to increase your chance of cancer survival. However, sometimes these advanced treatments are not available locally, and the cost of travel and care can be overwhelming. Couldn't you use all the money you can get if you're diagnosed with cancer?

How would you pay for out-of-pocket cancer expenses?

Major Medical, HMO, Medicare, Medicaid, use your own assets or rely on your family?

Transfer some of the Risk to UTA

First Diagnosis Cancer Benefit Policy

BENEFITS

The United Teacher Associates First Diagnosis Cancer Benefit Policy pays a maximum benefit amount due in cash¹ of between \$10,000 - \$50,000 on First Diagnosis of Internal Cancer or Malignant Melanoma.

You can select the lump sum payment benefit that best fits your needs:

\$50,000, \$40,000, \$30,000, \$25,000, \$20,000 or \$10,000

- The money comes directly to you unless assigned to your health care provider, all at one time in one lump sum payment.
- You know exactly how much coverage could be available for a covered claim – there are no surprises.
- Guaranteed renewable for life.
- Coverage available for individual, single parent, or family.
- You may receive your total cash benefit whether or not you are hospitalized or receive treatment.
- Continuous coverage even if you change jobs or retire (coverage will end after a claim has been paid).
- This policy pays regardless of any other existing coverage you may have.

RIDERS

First Diagnosis Heart Attack & First Major Heart Surgery Rider²

(Rider Form Number RD-10501-FDH, max. issue age 64)

\$10,000-\$50,000 on first diagnosis of heart attack and first major heart surgery. If first major heart surgery is performed prior to the payment of the First Diagnosis Heart Attack Benefit, we will pay a First Major Heart Surgery Benefit equal to 20% of the First Diagnosis Heart Attack Benefit you select. The remaining 80% of the First Diagnosis Heart Attack Benefit will be payable upon a later first diagnosis of a heart attack under the terms of the rider.

Intensive Care Unit Benefit Rider²

(Rider Form Number RD-10203-ICU, Refer to Rate Booklet UTA-7-0005 for max. issue ages)

The optional Intensive Care Unit Benefit Rider pays for Intensive Care or Cardiac Intensive Care. When any covered person is confined to an intensive care unit as a result of any injury or sickness, we will pay the ICU charges not to exceed the maximum daily benefit amount you select:

\$600 per day or \$300 per day for confinement in Hospital Intensive Care Unit or Cardiac Intensive Care Unit. Coverage is from the first day for any accident and for any sickness not to exceed 30 days for each period of confinement. Benefits are reduced to one-half of the listed ICU Benefit Amount shown on the policy schedule for covered persons prior to attainment of age 1 and after attainment of age 65.

Return of Premium Rider²

(Rider Form Number RD-40101-ROP)

Buy your protection today and after your policy has been in force for 20 years, you receive a check for 100% of your premiums paid, less any claims paid to you.

After your money is returned, you can continue your policy and your premiums will be reduced by approximately 35%.

Return of Premium Rider (ROP) is not available in states with the Cash Value (CV) Rider (Rider Form Number RD-40201-CV). The CV Rider is only available in LA, TN & TX.

The ROP rider maximum issue age is 60 and is based on the policy owner's age at issue. This rider is not available with policies purchased as part of your Section 125 plan. The CV Rider maximum issue age is 59 in LA & TN and 49 in TX.

Any agents selling the Cash Value Rider in LA, TN & TX must complete Anti-Money Laundering (AML) Training. For information on how to get AML certified contact the Licensing department at Licensing@gasbins.com or call (800) 880-8824.

¹ As listed in the policy schedule.

² Optional riders available for additional premium

THIS IS A CANCER ONLY POLICY

RENEWABILITY CONDITIONS: The policy is guaranteed renewable. Premium rates may be changed on a class or state basis.

If this is a Single Parent plan or an Individual plan, upon the death of the Insured or the payment of the First Diagnosis Cancer Benefit Amount for the insured, the coverage ceases; we will refund the pro-rata portion of any premium paid. If this is a Family Plan, upon the death of the Insured or the payment of the First Diagnosis Cancer Benefit Amount for the Insured, the coverage will be changed to a Single Parent Plan. The Insured's spouse will become the Insured.

POLICY LIMITATIONS AND EXCLUSIONS: This policy provides benefits only for first diagnosis of internal cancer or malignant melanoma. This policy does not cover any other disease or sickness or incapacity. No benefit is payable for the diagnosis of skin cancer other than malignant melanoma. The First Diagnosis Cancer Benefit Policy contains a 30-day "waiting period." Cancer will not be a covered condition when any advice or treatment received within the Waiting Period, or prior to the Effective Date, leads to the First Diagnosis of Cancer. If Cancer is diagnosed during the Waiting Period, the Insured has the option to cancel the policy and receive a refund of any premiums paid.

Benefit amounts will not be paid for any diagnosis resulting from a pre-existing condition. A **PRE-EXISTING CONDITION*** means a Cancer or covered disease for which medical advice, diagnosis, care or treatment was recommended or received from a physician within the six (6) month period preceding the effective date of the policy. Benefits for a Pre-Existing Condition will be excluded 12 months from the Effective Date of the policy unless the Pre-Existing Condition is specifically excluded.

10-DAY right TO EXAMINE POLICY††: you have 10 days to review the policy after you receive it. If for any reason you are not satisfied, you may return it to us for a full refund of the premium you paid.

†There is no waiting period in Missouri. In Kansas the waiting period will be waived if the policy is replacing another specified disease policy and the waiting period has been satisfied.

††There is a 30 day Right to Examine Policy in Wyoming.

*Pre-existing condition does not apply in Illinois.



Our Companies include:

Central Reserve Life Insurance Company
Continental General Insurance Company
Great American Life Insurance Company®
Loyal American Life Insurance Company®
Provident American Life & Health Insurance Company
United Teacher Associates Insurance Company