

STANDARD LIFE — FINANCIALLY STRONG

The foundation of any insurance institution is built on financial strength and the ability to pay claims on time. At Standard Life, we back up our commitment to policyholders with solid financial strength. But don't just take our word for it. See what the industry watchers think of us.

Standard & Poor's: AA- (Very Strong)

Standard & Poor's assigns a rating of AA- (Very Strong) to Standard Life, the second highest of its nine rating categories. This rating reflects the superior capitalization of Standard Life, our excellent financial flexibility, unrivaled liquidity and significant earnings performance.

A.M. Best: A (Excellent)

The A.M. Best Company, one of the nation's leading independent insurance rating companies, awards Standard Life a rating of A (Excellent), the third highest of its 16 rating categories. Best's ratings are assigned after an extensive analysis using a series of profitability, leverage and liquidity tests. These measure performance in such vital areas as underwriting competency, expense control, adequacy of reserves, soundness of investments and capital sufficiency.

Solid financial strength, a tradition of professionalism and a personal commitment to our policyholders make Standard Life a reliable partner for life.

Standard Life. At your service. For life.

The preceding ratings reflect the publishers' opinions as to the relative financial strength and performance of each insurer in comparison to other insurers, based on their analysis of the information provided to them. These ratings are not a warranty of the insurer's current or future ability to meet its contractual obligations.



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CANB05

Standard Life and Accident Insurance Company

FREEDOM SERIES

CANCER PLAN

Supplemental Cancer Insurance
Limited Benefit Coverage

Individually Underwritten
Association Group Insurance
Exclusively for NCAA Members
and Their Families

Insurance Specialties LLC
Highway 37 North
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P L A N H I G H L I G H T S ¹

The **Freedom Series Cancer Plan** provides benefits for the following:

- **Basic or Master Plan:** The **Freedom Series Cancer Plan** provides benefits for many of the costs associated with the diagnosis of cancer on or after the 30th day following the coverage effective date. There are two benefit levels available so that you can select the one that best fits your budget.
- **Hospital Confinement:** The **Freedom Series Cancer Plan** pays benefits for hospital stays up to 70 days. In addition, the plan provides benefits for extended hospital stays beyond 70 days and for intensive care.
- **Surgery and Anesthesia Benefits:** Benefits are provided for surgery and anesthesia for the treatment of cancer.
- **Attending Physician Benefit:** Benefits are provided for doctor visits while you are in the hospital for the treatment of cancer.
- **Drugs and Medicine:** The **Freedom Series Cancer Plan** will provide benefits to offset some of the expense of drugs and medicine prescribed while you are hospitalized for cancer treatment.
- **Lodging and Transportation Benefits:** Sometimes cancer treatment is not available locally, which may result in additional expense for you or your family. The **Freedom Series Cancer Plan** provides benefits for ground and air transportation and lodging necessary for treatment outside your home city.
- **Radiation Therapy and Chemotherapy:** Dealing successfully with cancer often involves a combination of treatments. The **Freedom Series Cancer Plan** provides benefits for both radiation and chemotherapy.
- **Experimental Treatment Benefit:** If you are accepted for treatment in an experimental cancer treatment program, the **Freedom Series Cancer Plan** will provide benefits to help offset some of the expense of the treatment.
- **Ambulance Benefit:** Benefits are provided for ground or air ambulance service to the hospital.
- **Hospice Benefit:** Hospice care for the terminally ill is often the desired course of action for a patient and his or her family. The **Freedom Series Cancer Plan** provides benefits to offset some of the costs of providing this care.
- **First Diagnosis Benefit:** For the first diagnosis of cancer (other than skin cancer), a lump sum benefit will be payable to you. This benefit amount is determined by the number of calendar months the policy has been in force.

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At **Standard Life and Accident Insurance Company**, we offer you the **Freedom Series Cancer Plan**. You concentrate on

The Facts about Cancer

Every year cancer affects more and more people and the cost of treatment continues to rise. More than 1.3 million new cancer cases are diagnosed each year. Non-reimbursed expenses related to cancer treatment exceeded \$125 billion in 2003 according to the latest available statistics.¹

The statistics are alarming:

- Cancer is the second leading cause of death among Americans.
- Over a lifetime, nearly 50% of men will be diagnosed with some form of cancer.
- The lifetime risk to women is more than 1-in-3.
- Cancer is the leading cause of death by disease in children between the ages of 1 and 14.

In addition, over one-half million deaths each year are caused by cancer. That figure accounts for 22% of all deaths annually.²

The good news is, there has been significant progress in the fight against cancer. New treatments and early



diagnosis have helped push the five-year relative survival rate of those diagnosed with cancer to 63%.³

Treatment is Expensive

However, fighting cancer can be very costly. Advanced cancer treatments are helping more people survive for longer periods of time, but the direct costs and related expenses may be beyond the reach of many people. In addition, almost two-thirds of the total expense related to cancer treatment is non-medical in nature, and is often uncovered by a person's major medical insurance.³ These costs may include deductibles and co-payments, the cost of transportation for the patient and family members and hotel expenses during treatment. In addition, normal living expenses continue even though there may be a loss of income while the patient is undergoing treatment.

Handling the Expense

How do people handle these expenses? Most rely on medical insurance to pay the majority of their cancer



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treatment bill but are forced to dip into their life savings, liquidate assets or turn to family or friends to pay for non-reimbursed medical expenses and non-medical costs. Too often, cancer patients not only have to deal with the pain and discomfort caused by the disease itself, but also have to worry about the prospect of financial hardship that treating the disease may bring for them and their loved ones.

At **Standard Life and Accident Insurance Company**, we want to help cancer patients with these financial burdens. That's why we have developed the **Freedom Series Cancer Plan**. You concentrate on winning the battle against cancer, and let us help with some of the costs.

We Can Help

The **Freedom Series Cancer Plan** is here to help fill some of the gaps where major medical coverage does not provide payment. The **Freedom Series Cancer Plan** can provides benefits to offset some of the direct and indirect expenses related to cancer treatment, including deductibles and co-payments required by major



medical insurance, living expenses and loss of income during treatment.

Anyone who is diagnosed with cancer can benefit from the supplemental coverage the **Freedom Series Cancer Plan** provides. This plan may be one of the most important means to provide the extra dollars needed to offset a wide range of related expenses.

When you compare the direct and indirect expenses related to cancer treatment, you will find that the **Freedom Series Cancer Plan** makes a lot of sense.



Benefits are limited to the amounts specified in the schedule of benefits listed in the certificate and disclosure. See your agent for details. This brochure is only to be used in conjunction with the appropriate disclosure / schedule of benefits.

¹ Source: American Cancer Society, 2003

² Source: National Center for Health Statistics, Centers for Disease Control and Prevention, 2003

³ Cancer Facts and Figures 2003 American Cancer Society

⁴ Policy Forms 2083 and 2084 availability varies by state

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