

Cancer Medical Reimbursement Plan

How to cover deductibles and limits imposed by your primary health insurance plan



Administered by

MESTMAKER & ASSOC.

A division of Morgan White Group

CMRP is designed to reimburse most out-of-pocket cancer expenses not paid in full by your primary health insurance plan.

Most health plans do not pay 100% of all claim expenses. There are doctor fees, lab charges, x-rays, chemotherapy, radiation, prescription drugs, and other hospital costs. Much of the time, they have exceeded the basic allowances of insurance. Almost all primary health insurance plans have both limits and deductibles. The Cancer Medical Reimbursement Plan (CMRP) can step in and help. Any cancer related expense not fully reimbursed by your primary health insurance plan may be eligible for payment.

The Basic Benefits Include

CMRP is intended to supplement your existing primary health insurance plan. It is meant to provide reimbursement for covered medical expenses of cancer. It has a \$1,000,000 lifetime maximum.

CMRP will reimburse your primary health insurance plan deductible amount up to \$500 per calendar year for cancer and dread disease related expenses. CMRP will also reimburse any co-insurance or co-payments you make, provided it is a covered expense under your primary health insurance plan (subject to limits in our policy).

How to Guarantee Eligibility

All you need is a primary health insurance plan, which is a comprehensive health plan that pays at least 70% of major medical expenses, including treatment of cancer and other dread diseases specified in the CMRP policy. If you are on Medicare, it must be both parts A and B and in addition to parts A and B, you must carry a paid supplemental plan which when combined with Medicare pays a minimum of 70% of eligible medical and prescription benefits. With that, you are guaranteed coverage for yourself, your spouse, and unmarried children under 25.

In order to process claims under this policy, you must provide to us an Explanation of Benefits (EOB) for each claim you submit from your primary health insurance plan. No reimbursement or payment of any claim for eligible medical expenses under this policy shall be made until the claim is submitted for adjudication under the primary health insurance plan and adjudication and/ or payment has been made under the primary health insurance plan.

CMRP only costs \$46 a year for an individual, or \$52 a year for the entire family

For less than twenty cents a day, you can provide yourself and your eligible family members with this valuable protection. The CMRP offers many payment options either monthly or annually via payroll deduction, electronic funds transfers, and credit card deductions.

Pre-Existing Conditions

A pre-existing condition is any cancer or covered disease, first diagnosed prior to the effective date of the participant's coverage or within 30 days following the effective date of the participant's coverage. Coverage will be available for the pre-existing condition on the date that a participant completes twelve (12) consecutive months of coverage under this plan.

Other dread diseases are also covered by this important plan

In addition to cancer, CMRP extends similar supplemental coverage for a variety of other dread diseases. Reimbursement is limited to a lifetime maximum of \$25,000. The plan includes the following ailments diagnosed by a Doctor of Medicine.

- Brain Tumor
- Primary Encephalitis
- Typhoid Fever
- Rheumatic Fever
- Emphysema
- Rabies
- Diphtheria
- Primary Spinal Meningitis
- Multiple Sclerosis
- Scarlet Fever
- Poliomyelitis
- Tuberculosis
- Parkinson's Disease
- Tetanus
- Muscular Dystrophy
- Small Pox

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Requirements

A primary health insurance plan is required for CMRP eligibility. CMRP is never a primary health insurance plan. The effect of termination or change in the primary health insurance plan or failure of the primary health insurance plan to pay may affect CMRP eligibility.

CMRP coverage is offered only to persons already covered by a primary health insurance plan that offers comprehensive medical care and expense benefits. In order to be eligible to enroll in the CMRP plan, you must belong to a participating group.

Exclusions & Limitations *(Benefits will not be paid for)*

- Any loss due to injury, disease, sickness or incapacity, unless such treatment is directly related to or attributable to Cancer or Specified Dread Diseases.
- Care received outside the United States
- Experimental drugs or substances not approved by the U.S. Food and Drug Administration (FDA) for the treatment of Cancer.
- Experimental procedures or treatment methods not endorsed by the American Medical Association or any other appropriate Medical Society.
- Courses of treatment available without a Doctor's prescription.
- Treatment, services, or supplies received from a Covered Person's Family Member.
- Any loss not covered by a Covered Person's Health Insurance Plan

Definitions

Cancer means Leukemia, Hodgkin's Disease, or any malignant growth, which is positively identified as Cancer (malignant neoplasm) by a licensed Doctor of Medicine or Osteopathy, other than participant, and based on bioptic examination performed by a recognized Pathologist.

This brochure is a summary of the benefits, limitations, and conditions as contained in the CMRP Policy and does not include all benefit limitations and conditions to coverage. You should consult the Policy and Certificate to view all benefit conditions and limitations. Eligibility is also subject to completion of a signed application.

Underwritten by

North Carolina Mutual
LIFE INSURANCE COMPANY