



UTUIA

FRATERNAL INSURANCE BENEFITS

CANCER HOSPITAL INDEMNITY

\$2,000 First Diagnosis Benefit

Lump sum when diagnosed with internal cancer. (Excluding skin cancer)
Payable once per lifetime.

\$300 PER DAY Hospital Confinement Benefit

Payable during your first 90 days of confinement.
No lifetime maximum!

\$600 PER DAY- \$18,000 PER MONTH Extended Stay Benefit

Payable beginning on the 91st day of hospital confinement.
No lifetime maximum!

\$100 PER DAY Home Recovery and Convalescent Benefit

PAYS WHETHER OR NOT YOU RECEIVE HOME RECOVERY AND CONVALESCENT CARE

Pays you 2 days for each day of Hospital Confinement Benefit paid.
(90 days maximum per confinement- No lifetime maximum!)

*Ex: If Hospital Confinement Benefit is paid for 10 days then Home Recovery and Convalescent Benefit
Is paid for 20 days at \$100 per day= \$2,000*

\$15,000 Bone Marrow Transplant Benefit

Pays you for surgical and anesthesia procedures performed when you receive a bone
marrow transplant for treatment of internal cancer.

Payable once per lifetime.

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UTUIA's PROMISES TO YOU

- ◇ All benefits are paid directly to you.
- ◇ Benefits are always payable at full value regardless of any other insurance you may have.
- ◇ Only YOU can cancel your coverage.
- ◇ No physical required.
- ◇ Benefits will NEVER be reduced.
- ◇ Your premium does not increase with age.
- ◇ You will never be singled out for a rate increase.
- ◇ Guaranteed renewable to age 100.

PREMIUMS FOR PRIMARY INSURED

ISSUE AGE	MONTHLY PREMIUM
18-50	\$9.00
51-55	\$11.00
56-60	\$13.00
61-65	\$16.00
66-70	\$20.00
71-75	\$25.00

PREMIUMS FOR FAMILY RIDER

Spouse: Same issue ages and rates apply. Rate covers spouse and all children ages 0-18.

Rate for children only (no spouse)
\$9.00 monthly covers all children.

Premium Examples

Primary Insured: John age 57
Spouse: Susan age 54
Children: 3 children ages 14, 16, and 17

John- \$13.00

Family Rider- \$11.00
Monthly \$24.00

The family rider rate is based on Susan's age and covers her and all the children.

Primary Insured: Linda age 42
Spouse: No
Children: 4 children ages 3, 5, 9, and 12.

Linda- \$9.00
Family Rider- \$9.00
Monthly \$18.00

Flat rate for children only. (no spouse)

You will be eligible for benefits under this policy if you are first diagnosed with cancer more than 29 days after you become insured under this policy, and you have not been excluded for benefits in the policy application.

