

NEW YORK
5000 SERIES

AFLAC New York's
**PERSONAL
LIFESTYLE
PROTECTOR
CANCER PLAN**

a specified disease insurance policy

Without it, no insurance is complete.



AFLAC New York's Personal Lifestyle Protector Cancer Plan

(Specified Disease Only Policies NY-58400 and NY-58400f)

With the current costs of health care, most families would not be without basic personal medical insurance. However, even the best medical plan will not cover 100% of your costs.

This is why our policies can be used to help cover any expense. They pay cash directly to you, unless assigned, regardless of any other insurance you may have.

***Over \$37 billion is spent
each year to treat cancer.****

*There are many different types of major medical coverages.
Think about yours and ask yourself ...*

Will I need help with ...

Deductibles? Most standard health insurance plans have hefty deductibles - some as high as \$300, \$500 or \$1,000 - that must be paid before your coverage kicks in.

Cost-sharing expenses? Once your deductible is satisfied, you may still be responsible for 10% or 20% of the bills as part of your copayment arrangement.

Nonmedical expenses? Beyond the doctor and hospital bills are incidental costs including:

- ◆ travel
- ◆ food
- ◆ lodging
- ◆ phone
- ◆ household help

Out-of-pocket expenses? Normal, everyday living costs include:

- ◆ car payments
- ◆ mortgage or rent payments
- ◆ utility bills
- ◆ groceries

These costs still have to be paid.

Loss of earning power? If you're seriously injured or ill, the paychecks will eventually stop. And if your spouse has to leave work to care for you, your family may face a double loss of income.

AFLAC New York's Personal Cancer Protector Plan pays benefits directly to you, unless assigned. AFLAC New York pays these benefits regardless of any other insurance you may have. You can use the money where you need it most - to help minimize the financial impact of cancer on your family.

* *Cancer Facts & Figures - 1998, American Cancer Society*

Scheduled Benefits

FIRST-OCCURRENCE: AFLAC New York will pay a \$5,000 **FIRST-OCCURRENCE BENEFIT** to any covered person under this policy when diagnosed as having internal cancer. This benefit is payable only once for each covered person and will be paid in addition to any other benefit in this policy. Internal cancer includes melanomas classified as Clark's Level III and higher. In addition to the pathological or clinical diagnosis required by the policy, AFLAC New York may require additional information from the attending physician and hospital.

This policy is designed to supplement your existing accident and sickness coverage only when certain losses occur as a result of the disease of cancer and other diseases and conditions caused, complicated or aggravated by or resulting from cancer or cancer treatment.

HOSPITAL CONFINEMENT (includes confinement in a U.S. government hospital): AFLAC New York will pay \$300 each day to you or any covered person for the first 30 days you or a covered person is hospitalized for cancer treatment. **Benefits increase to \$600 per day** beginning with the 31st day of continuous confinement. **No lifetime maximum.**

For treatment of cancer: Radiation and Chemotherapy, and Surgery Benefits are not payable when a covered person is confined in a U.S. government hospital unless the covered person is actually charged and is legally required to pay for such services.

RADIATION AND CHEMOTHERAPY: AFLAC New York will pay \$275 per day for a covered person who receives one or more of the following cancer treatments for the purpose of modification or destruction of abnormal tissue: cytotoxic chemical substances and their administration by injection in the treatment of cancer by medical personnel in a doctor's office, clinic or hospital; radiation therapy; interstitial or intracavitary application of radium or radioisotopes in sealed or nonsealed sources or experimental treatments of cancer that are approved by the Food and Drug Administration. **No lifetime maximum.**

AFLAC New York will also pay \$150 for each day a covered person has an outpatient visit with a physician for evaluation at the physician's office, a hospital or clinic and receives a standard prescription for oral chemotherapy or is initially prescribed a chemotherapy infusion pump (or receives a refill that can be administered by the covered person without the direct supervision of medical personnel).

Laboratory tests, diagnostic X-rays, immunoglobulins, colony-stimulating factors and therapeutic devices or other procedures related to these therapy treatments are not radiation or chemotherapy and therefore are not payable under this benefit.

SURGERY BENEFIT: AFLAC New York will pay \$150 for each day a covered person has surgery for the treatment of cancer in a hospital, doctor's office, clinic, ambulatory surgical center or other non-hospital setting. **No lifetime maximum.**

WAIVER OF PREMIUM: If you, due to having internal cancer, are completely unable to do all of the usual and customary duties of your occupation (or, if you are not employed, are completely unable to perform two or more of the ADLs without the assistance of another person) for a period of 90 continuous days, AFLAC New York will waive, from month to month, any premiums falling due during your continued inability. For premiums to be waived, AFLAC New York will require an employer's statement (if applicable) and a physician's statement of your inability to perform said duties or activities, and may each month thereafter require a physician's statement that total inability continues. AFLAC New York may ask for and use an independent consultant to determine whether you can perform an ADL without assistance.

AFLAC New York's Cancer Screening Wellness Benefit is a preventative benefit.

CANCER SCREENING WELLNESS: AFLAC New York will pay \$75 per calendar year to any covered person when a charge is incurred for one of the following: mammogram, Pap smear (lab and procedures), flexible sigmoidoscopy, hemocult stool specimen, chest X-ray, CEA (blood test for colon cancer), CA 125 (blood test for ovarian cancer), PSA (blood test for prostate cancer), thermography or colonoscopy. These tests must be performed to determine if cancer exists in a covered person. **No lifetime maximum.**

GUARANTEED-RENEWABLE FOR YOUR LIFE

Guaranteed-renewable for life subject to AFLAC New York's right to change applicable table of premium rates for all policies of this class.

LIMITATIONS AND EXCLUSIONS

AFLAC New York pays only for treatment of cancer including direct extension, metastatic spread or recurrence, and other diseases and conditions caused, complicated or aggravated by or resulting from cancer or cancer treatment. Benefits are not provided for premalignant conditions, conditions with malignant potential, complications or any other disease, sickness or incapacity that is not directly caused or aggravated by cancer or the treatment of cancer.

This policy contains a 30-day waiting period. If a covered person has cancer diagnosed during the initial 30 days of coverage, benefits for treatment of that cancer will apply only to treatment occurring after one year from the effective date of the policy; or, at your option, you may elect to void the policy from its beginning and receive a full refund of premium.

If cancer is diagnosed during the initial 30 days of coverage and you elect to maintain your coverage, the First-Occurrence Benefit payable at the end of the first year shall be \$500. The pathological diagnosis date is the day the tissue specimen, culture and/or titer is taken upon which the diagnosis of cancer is based.

Hospital is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational or rehabilitative care.

EFFECTIVE DATE

The effective date of the policy will be the date shown in the Policy Schedule, not the date the application is signed. Available through age 70 on payroll deduction and through age 64 on direct billing.

FAMILY COVERAGE

Family coverage includes the insured, the insured's spouse; and dependent, unmarried children under age 19 (age 23 if students at accredited institutions of learning). Newborn children are automatically insured as any other family member.

IMPORTANT NOTICE

When you receive your policy and application, please examine them thoroughly. If you are not satisfied, you may return the policy and application within 20 days of receipt for a full refund.

Refer to policy for complete details, limitations and exclusions.

The First Step in Preparation: Appreciating the Risks

According to the American Cancer Society* ...

- ◆ About 1,228,600 new cancer cases are expected to be diagnosed this year. Over 1 million cases of basal and squamous cell cancer are expected to be diagnosed this year.
- ◆ In the U.S., men have a 1-in-2 lifetime risk of developing cancer; women a 1-in-3 risk.
- ◆ Since 1990, approximately 11 million new cases have been diagnosed.

Cancer ranks second only to heart disease as the leading cause of death in the U.S. One of every four deaths in this country is from cancer.

Science and medicine have made wonderful advances in the treatment of cancer.

Early diagnosis and treatment have saved countless lives over the past decade alone. In fact, the five-year survival rate for localized breast cancer has increased from 72% in the 1940s to 97% today. Over the past 20 years, the survival rate for all stages combined of prostate cancer has increased from 67% to 89%. Screening-accessible cancers (breast, colon, rectum, cervix, prostate, testis, tongue, mouth and skin) account for approximately half of all new cancer cases. The five-year relative survival rate for these cancers is about 80%. If all Americans participated in regular cancer screenings, this rate could increase to more than 95%. But while survival rates and expectations grow ... so do the costs of new and advanced treatments.†

* *Cancer Facts & Figures - 1998*, American Cancer Society



Standard & Poor's rates AFLAC New York 'AA' in insurer financial strength (May 1998).

Duff & Phelps rates AFLAC New York 'AA' in claims-paying ability (August 1998).

AFLAC New York is rated A+ (Superior) by A.M. Best (June 1998).

AFLAC New York is a leader in providing guaranteed-renewable supplemental insurance in the Northeast.

*For claims and policyholder
service, call:*

1-800-366-3436

Your local AFLAC New York representative

*American Family Life Assurance Company of New York (AFLAC New York)
One Marcus Boulevard
Albany, NY 12205*