

FIRST DIAGNOSIS CANCER BENEFIT POLICY

Policy Form Series CF-960201-UTA, CF-940101-UTA and CF-940101-UTA with CF-940101-UTA-BIA

Description: A lump sum benefit cancer policy payable on first diagnosis of internal cancer or malignant melanoma. Benefit amounts are state specific and range from \$10,000 to \$50,000.

- Coverage plans available are individual, single parent, or family.
- Optional First Diagnosis Dread Disease Benefit Rider is available and pays a lump sum benefit for the first diagnosis of a covered dread disease. Benefit amounts range from \$10,000 to \$50,000. This optional rider is available upon payment of extra premium in the states where the rider is approved. (Amount chosen does not have to match face amount of base policy.)
- Optional Intensive Care Unit Benefit Rider is available and pays for Intensive Care or Cardiac Intensive Care when confinement is a result of any injury of sickness. Benefit amounts are \$300 or \$600 per day. Benefits are reduced 50% prior to an Insured's first birthday and on or after an Insured's 65th birthday. Please note that this Intensive Care Unit Benefit Rider is offered as an optional rider on several of our products, and **the total ICU coverage is limited to \$600 maximum for all policies.**
- Optional First Diagnosis Heart Attack and First Major Heart Surgery rider is available and pays a lump sum benefit on first diagnosis of heart attack and 20% of chosen lump sum amount for first major heart surgery. Available benefit ranges are \$10,000 to \$50,000. There is a state specific 60 day waiting period. Issue age range for this rider is 0 to 64. Please note this rider is offered as an optional rider on several of our products, and identical coverage is available as a stand-alone policy. **Total First Diagnosis Heart Attack coverage is limited to \$50,000 maximum from all riders and policies.**
- Guaranteed renewable for life.
- Issue ages 20-99 (20-64 in CA).
- Dependent children are covered to age 21, unless they are enrolled as a full-time student, then coverage is extended to age 25, or until date of marriage.
- There is a state specific 30-day waiting period on the First Diagnosis Cancer Benefit policy and on the First Diagnosis Dread Disease Benefit Rider.
- Either spouse on a family plan may be the primary insured, but the premiums will be based on the age of the oldest insured.

REQUIRED FORMS

Outline of Coverage

The use of an outline of coverage is required with all of our products. Please consult with the Agency Services Department for the proper outline of coverage forms for the appropriate state.

MEDICAL FIELD UNDERWRITING GUIDELINES FOR ALL UTA CANCER PRODUCTS First Diagnosis Cancer and Cancer Treatment

General guidelines

The medical conditions listed below are not insurable with Cancer plans:

- Applicants who have or ever have had internal cancer or malignant melanoma.
- Applicants who are suspected of having or have symptoms or signs of cancer.
- Applicants who are covered under Medicaid.
- Applicants who have been diagnosed with AIDS, ARC, or who are HIV positive.
- Applicants who are bedridden, confined to a wheelchair, inpatient of a hospital, or confined to a nursing home or other health care facility.
- Applicants scheduled for surgery in the next 60 days.
- Applicants who have been diagnosed as having a terminal illness.
- Applicants who have Down's Syndrome.

UNDERWRITING GUIDELINES UTA PRODUCTS Life, Intensive Care Unit Rider, First Diagnosis Heart, Heart Treatment, Optional Sickness Total Disability Benefit Rider

General Guidelines

The medical conditions listed below are not insurable.

- Applicants who have been diagnosed with AIDS, ARC or who are HIV positive.
- Applicants who have had, or been treated form, alcohol/drug dependency in the past five years.
- Applicants who have had any combination of the following three circulatory diseases: cardiovascular disease (e.g., heart attack/bypass surgery), cerebrovascular disease (e.g. stroke/transient ischemic attack), or peripheral vascular disease (e.g. atherosclerosis of the aorta/aortic aneurysm).
- Applicants who are incapable of taking care of their own basic activities of daily living.

- Applicants who are or have been on Social Security Disability or other Disability benefits in the past 12 months.
- Applicants scheduled for surgery in the next 60 days.
- Applicants who have been diagnosed as having a terminal illness.
- Applicants who have sickle cell anemia, cystic fibrosis, Down's Syndrome or other congenital diseases or birth defects that affect mortality.
- Applicants who have a totally disabling musculoskeletal , neurological or mental disorder. (This includes Muscular Dystrophy and Multiple Sclerosis.)
- Applicants who have renal disease or failure.
- Applicants who have had or have been advised to have a heart, liver or kidney transplant.
- Applicants who have diabetes mellitus.
- Applicants with complications such as retinopathy, neuropathy, or nephropathy.
- Applicants who have a history of leukemia, lymphoma even if considered now in remission.
- Applicants who have or have had uncontrolled hypertension in the last twelve months. If medication management **does** decrease blood pressure readings to 139/89 or below for a period of one year, the hypertension will be considered controlled.
- Applicants using oxygen or have been advised to use oxygen in the past twelve months.
- Applicants who are obese.