

**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.

Eligibility for the Cancer Medical Reimbursement Plan is limited to individuals, their dependants, and surviving spouses who are enrolled in a primary health insurance plan that pays at least 70% of medical expenses. If Medicare, it must be both Parts A and B, and a paid supplemental plan that when combined with Medicare pays at least 70% of eligible medical benefits. Dependants are defined as your spouse, unmarried children under age 25, and children incapable of self-sustaining employment due to mental retardation or physical handicap who are chiefly dependant on you. A newborn child is automatically covered on the date of birth.

**Definitions**

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

This brochure is a mere 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 for coverage and enrollment form.

**North Carolina Mutual**  
LIFE INSURANCE COMPANY

North Carolina Mutual Life Insurance Company

# CANCER MEDICAL REIMBURSEMENT PLAN

How to Cover Deductibles and Limits Imposed by Your Primary Health Insurance Plan



## CMRP is designed to eliminate 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, and other hospital costs. Much of the time, they exceed the basic allowances of insurance. Almost all primary health insurance plans have both limits and deductibles. CMRP (Cancer Medical Reimbursement Plan) can step in and help. Any cancer related expense not fully reimbursed by your primary health insurance plan may be eligible for payment.

### Here are the basic benefits

CMRP is intended to supplement your existing primary health insurance plan. It is meant to provide 100% 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 a year. CMRP will also refund any co-insurance payments you make, provided it is a covered expense under your primary health insurance plan.

### How you 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 Medicare, it must be both parts A and B, and a paid supplemental plan that when combined with Medicare pays a minimum of 70% of eligible medical benefits. With that, you are guaranteed coverage. If your spouse, unmarried children under age 25, and children incapable of self-sustaining employment due to mental retardation or physical handicap and who are chiefly dependant on you are included in your primary health insurance plan, CMRP is available to them, too.

In order to process claims under this policy (except for claim for payment under Deductible/First Occurance Indemnity Benefit), you must provide to us, or our authorized Third Party Administrator, 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 an adjudication and/or payment has been made under the primary health insurance plan.

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

For less than 15 cents a day, you can provide yourself and your eligible family members with this valuable protection. Payment can be made annually by check.

### Pre-Existing Conditions

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

### Exclusions and 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 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; or
- Treatment, services or supplies received from a Covered Person's Family Member.
- Any loss not covered by a Covered Person's Primary Health Insurance 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  
Smallpox

### To enroll, simply complete the enclosed form and mail today.

ADMINISTERED BY:  
Mestmaker & Associates  
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Bakersfield, CA 93303  
(661) 325-5999

UNDERWRITTEN BY:  
North Carolina Mutual Life Insurance Company  
Principal Location at:  
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