

# SPECIFIED DISEASE INSURANCE POLICY



Prepare to protect yourself from the costly medical procedures and expenses associated with fighting specified diseases and conditions.



## COVERED DISEASES, CONDITIONS & PROCEDURES:

- ✓ Heart Attack
- ✓ Stroke
- ✓ Cancer (Internal Cancer)
- ✓ Angioplasty
- ✓ Coronary Artery Bypass Surgery
- ✓ Pacemaker Implant or Insertion of Implantable Cardiac Defibrillator
- ✓ Heart Valve Surgery
- ✓ Amputation
- ✓ Joint Replacement
- ✓ End Stage Renal Failure
- ✓ Amyotrophic Lateral Sclerosis (ALS)
- ✓ Major Organ Failure/Major Organ Transplant (Bone marrow, heart, kidney, liver, lung, pancreas)\*
- ✓ Ruptured Aneurysm (Ruptured Cerebral, Carotid or Aortic Aneurysm)

\* The maximum lifetime transplant benefit for all transplants is \$100,000 per Insured person per policy.





## SPECIFIED DISEASE POLICY

With the improvement of modern medicine more Americans are surviving specified diseases than ever before. When diagnosed, many families struggle due to the high costs of treating these conditions. By enrolling in a Philadelphia American Life Specified Disease Policy, you can proactively prepare for the costly medical expenses associated with fighting covered diseases, conditions and procedures.

## LIFETIME MAXIMUM BENEFIT

\$2,000,000

## CALENDAR YEAR MAXIMUM BENEFIT

\$250,000

\$500,000

\$1,000,000

## DEDUCTIBLE

*Per Insured person with a maximum of three (3) deductibles per Calendar Year under this policy.*

\$100,000

\$75,000

\$50,000

\$25,000

After the deductible, the plan will pay the Actual Charges up to the Usual, Customary and Reasonable amount for expenses incurred for a Covered Condition or Procedure.

Actual Charges are defined as the actual amount paid by You or any other entity for services, treatment or material rendered.

Benefits are subject to the Covered Condition or Procedure definitions that can be found in the accompanying Outline of Coverage or Policy Form.

## EXCLUSIONS AND LIMITATIONS

Benefits will not be payable for any such loss resulting from or in connection with: (1) suicide, attempted suicide or intentional self-inflicted injury, whether sane or insane; (2) war or any act of war (whether declared or undeclared) or participating in a riot or felony; (3) any expense occurring directly or indirectly as a result of an Insured person being intoxicated, or under the influence of any narcotic unless administered on the advice of a physician; (4) the insured person's commission or attempt to commit a felony or to which a contributing cause was the insured person's being engaged in an illegal occupation; (5) loss that begins prior to the effective date of coverage.

## PRE-EXISTING SICKNESS PROVISION

Please review the Outline of Coverage or Policy as this provision varies by state. The benefits of this policy will not be payable during the first twelve (12) months<sup>1</sup> that coverage is in force with respect to an Insured person for a loss caused by a Pre-Existing Sickness disclosed or not disclosed in the application. This twelve (12) month<sup>1</sup> period is measured from the Effective Date of coverage for each Insured person.

## RENEWABILITY

The policy is guaranteed renewable to age sixty-five (65) of the Primary Insured (Applicant). Premium rates are subject to change.

The purpose of this brochure is solicitation of insurance and contact will be made by an insurance agent and Philadelphia American Life Insurance Company, a subsidiary company of New Era Life Insurance Company.

<sup>1</sup> Varies by state.

### Underwritten by:

Philadelphia American Life Insurance Company  
Houston, Texas



Toll Free Number: 877-417-7555

**NEW ERA**  
LIFE INSURANCE COMPANIES

NEW ERA LIFE INSURANCE COMPANY  
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST  
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY