

## FREQUENTLY ASKED QUESTIONS

### CANCER INSURANCE PLAN

(REVISED JULY 2011)

#### **Is there any out of pocket to the member/retiree?**

No, this plan is at no cost to the member. Retiree also have this benefit available to them for no cost until they have exhausted their 5 months for every year of credit service, then if the member has had an occurrence of cancer and been paid any of the benefits through the plan they can continue the coverage at the same rate being billed to the employers.

#### **How do members apply for this plan?**

All members that are active in our system are automatically part of this plan, when they retire the eligibility goes with them. (5 months for every year of credited service)

#### **When can a member submit their claims under this plan?**

When a member has been positively diagnosed with cancer they have up to 18 months to file a claim. Usual and customary notification would be within 20 days of the diagnosis that member has cancer.

#### **How does a member get the forms to begin making a claim?**

Members can print the claim forms off our website; call our office or come into our office.

#### **What if a member is being treated for cancer while active and then retires, will his/her coverage be continued as an active employee or will he/she begin the 5 months for every year of credited service?**

At the time that a member retires they begin to fall under the 5 months for every year of credited service, regardless of whether they are currently being paid under the plan or not.

#### **Can a member submit for benefits under this plan through email or fax or does PSPRS need the original signed paperwork?**

Because our PO Box address that is on the claim form is secure we would prefer that all communication be mailed. However, members can fax as we now have a secure fax number 602-296-2371. Members can also email their forms to us as long as it's a scanned copy that has been signed by all parties, you would need to email either Annette at [annette@psprs.com](mailto:annette@psprs.com) or Stacey at [stacey.alcott@psprs.com](mailto:stacey.alcott@psprs.com) .

#### **What if a member has been paid claims for cancer and the cancer returns in the same location can they still submit for the benefits?**

As long as the member has the policy and they have not exhausted any of their maximums they can send us the proper information and receive payments, the only exclusion is the "First Occurrence" payment that is only paid out to a member once in their lifetime.

#### **What is considered as "out of pocket"?**

Other than the First Occurrence payment the member will only be considered for payment on the other benefits under this plan if the insurance company did not pay for any of the claim.