

SPECIAL ENROLLMENT

For Klamath County

Membership Rolls for Professional Hospital, Surgical and Medical Plan Now Open for Special Enrollment for Individual or Family Groups, From 1 Day to 80 Years of Age, in This Great New Plan. Here at last is a Plan Endorsed by Doctors and Hospitals Alike for its Many Liberal Benefits. Watch for the Professional Staff Member. Join Now!



Income Protection



Childbirth

PAYS IN ADDITION TO WORKMAN'S COMPENSATION

Professional Hospital, Surgical and Medical Plan

COVERS ACCIDENTS, SICKNESS, CHILDBIRTH AND LOSS OF WAGES



Hospital Board and Room

Doctors and Nurses Know One Out Of Every Two Families Will Become Hospital Patients This Year. You or Some of Your Family May Be Next.



Surgery

SPECIAL FEATURES OF HOSPITAL PLAN

Special Out Patient allowances (NCI Oregon 0456) payable at home, Dr. office, clinic or hospital.
 Good in ANY hospital, ANYWHERE in the World. Choose your own Doctor. Benefits not reduced because of age. Benefits not reduced if member is a child or a dependent. Benefits not reduced if you also have workmen's compensation or other insurance.
 Not necessary to be a member of employee's group. Benefits not reduced if unemployed. Maternity benefit paid for childbirth at home or in the hospital after policy is in force ten months. First aid benefit pays doctor's fee and X-rays for minor injuries not requiring hospital confinement.

*** Authorized ***
 STAFF MEMBER

**The Professional Hospital,
 Surgical & Medical Plan**
 OLD LINE LEGAL RESERVE



AUTHORIZED STAFF MEMBER

James J. [Signature]
 VICE PRES. P. B. M. I.
 DENVER, COLO.

Local Resident
 Representatives
 To Fill Your
 Needs For
 Claim Services

Even if you are protected at present . . .

Is Your Protection Up To Date?

Hospital costs have more than doubled in the past few years, so that coverage that was sufficient then, is now inadequate. Professional plans pay in addition to any other coverage. Do yourself a favor and spend a few minutes of your time now and investigate the Professional Plan. It may very well save you thousands of dollars in the future.

Example of DOUBLE IDEMNITY Feature Forms 2067—2045

Supposing yourself or a member of your family has a sudden accident and is taken to the hospital. The extent of the injury has to be determined, therefore hospitalization is necessary for safety. Possibly bones are broken and loss of blood has occurred. X-rays must be taken, penicillin is used to prevent complications. Blood transfusions are given for loss of blood. Of course there will be hypodermics for relief of pain. Anesthesia, in order to operate. There will be the use of the operating room and surgical dressings. Perhaps you are fortunate and wind up with just shock, lacerations and a compound fracture of lower arm. Let's see what the bill would probably be.

SAMPLE HOSPITAL STATEMENT		P.B.M.I. WOULD PAY ON THIS STATEMENT	
Emergency room	\$ 25.00	ON TOTAL of first \$100.00 for incidentals	
Blood transfusions (2 at \$25.00)	50.00	—180% or	\$180.00
Hypodermics (4 at \$3.00)	12.00	On NEXT \$97.00—Would pay 155% or	150.35
Penicillin	15.00	Room and board (2 days at \$14.00)	28.00
Anesthesia	20.00	Surgeon's fee (from schedule in policy	
Medicines	7.50	for compound fracture)	120.00
Surgical dressings	30.00	GRAND TOTAL of	\$478.35
X-rays (5 at \$7.50)	37.50	LEAVING AN AMOUNT OF \$197.35 TO COM-	
TOTAL FOR INCIDENTALS	\$197.00	PENSATE FOR LOSSES OF WAGES OR INCON-	
Hospital room (2 days at \$12.00)	24.00	VENIENCE CAUSED BY THIS ACCIDENT.	
Surgeon's fee	60.00		
TOTAL BILL	\$281.00		

Professional and Businessmen's Life Insurance Company

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 c/o Herald and News
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 Street or RFD
 Age Occupation
 City State

Professional and Businessmen's Life Insurance Company

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 Home Office - Denver, Colo.