

# Specified Critical Illness Insurance



## How will you pay for what your health insurance won't?

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of critical illnesses might have to pull from their savings or rely on other financial sources in their time of need.

## Specified Disease Insurance helps fill the gaps in your health insurance.

With Colonial Life's Specified Critical Illness Insurance, you're paid a benefit that can help you cover:

- Deductibles, co-pays and co-insurance of your health insurance
- Home health care needs and household modifications
- Travel expenses to and from treatment centers
- Lost income
- Rehabilitation
- Child care expenses
- Everyday living expenses

**You're free to use the benefit however you choose.**

And coverage is available for you and your eligible family members.

### Covered Specified Critical Illnesses

| For this illness...  | We will pay this percentage of the face amount: |
|--|---|
| Cancer   | 100%  |
| Heart Attack (Myocardial Infarction)                                       | 100%  |
| Stroke   | 100%  |
| Major Organ Failure  | 100%  |
| End Stage Renal (Kidney) Failure   | 100%  |
| Permanent Paralysis due to a Covered Accident                              | 100%  |
| Coma   | 100%  |
| Blindness  | 100%  |
| Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D | 100%  |
| Coronary Artery Bypass Graft Surgery                                       | 25%   |
| Carcinoma in Situ  | 25%   |

The Maximum Benefit Amount for this policy is 3x the face amount for the Named Insured for all covered persons combined. The policy will terminate when the Maximum Benefit Amount for Specified Critical Illness has been paid.

## You can use this coverage more than once

### Subsequent Diagnosis... of a different Specified Critical Illness

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with a *different* Specified Critical Illness, we will pay the percentage of the original face amount.

### Subsequent Diagnosis... of the same Specified Critical Illness

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with the *same* Specified Critical Illness (except those listed below), we will pay 25% of the original face amount. *(Critical illnesses that do not qualify are: Cancer, Coronary Artery Bypass Graft Surgery, Carcinoma in Situ, and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.)*

Dates of Diagnoses of Specified Critical Illnesses must be separated by at least 180 days.

## Cancer Vaccine Benefit

We will pay this benefit if you or a covered family member incurs a charge for and receives any cancer vaccine that is FDA approved for the prevention of cancer, while your policy is in force. Payment of this benefit will not reduce the Maximum Benefit Amount for Specified Critical Illness.

## Health Screening Benefit

New technology can help improve your chances of surviving a serious illness through early detection and treatment. We will pay this benefit if any covered person incurs a charge for and has any of the following screening tests performed while your policy is in force.

- Stress test on a bicycle or treadmill
- Serum cholesterol test to determine levels of HDL and LDL
- Carotid doppler
- Electrocardiogram (ECG/EKG)
- Echocardiogram (ECHO)
- Chest x-ray
- Colonoscopy
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)

**24 tests included – No Lifetime Limit**

*This policy has exclusions and limitations. Premium will vary based on plan chosen. This is not an insurance contract and only the actual policy provisions will control. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Applicable to policy form CI-1.0 or CI-1.0-PL8 (including state abbreviations where used, such as CI-1.0-TX).*

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