



## Specified Critical Illness Insurance

### Help employees with critical illness treatment costs

Employees never know when they could face a sudden critical illness, which can have a big impact on not only their health but also their finances. Even if employees have health insurance, a critical illness can lead to deductibles, co-payments and other out-of-pocket expenses.

You can help employees get the financial protection they need by offering specified critical illness insurance. This coverage can be employee-paid, so the employer can offer it at no direct cost to the company. And with flexible plan options, employees can get the coverage that best fits their needs.

### Benefits and features<sup>1</sup>

- **Health screening benefit**  
This benefit helps reduce the risk of serious illness through early detection.
- **Subsequent diagnosis benefit<sup>2</sup>**  
With this benefit, the policy can pay more than once if employees are diagnosed with a different critical illness or the same one.
- **Health savings account (HSA) options**  
HSA-compliant options are available, so employers may provide coverage that can be used alongside employees' health savings accounts.
- **Portability**  
Employees can take coverage with them if they change jobs or retire.
- **Guaranteed renewable**  
This product is individually owned with no increase in premium or change in plan design if the employee changes jobs or retires.



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## Covered critical illnesses

Specified critical illness insurance can help pay for costs associated with the following illnesses:<sup>3</sup>

- Heart attack (myocardial infarction)
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Permanent paralysis due to a covered accident
- Coma
- Blindness
- Occupational infectious HIV or occupational infectious hepatitis B, C or D
- Coronary artery bypass graft surgery/disease<sup>4</sup>
- Cancer (optional)
- Carcinoma in situ (optional)

## Plan designs

You can choose from these plan options:

- Critical illness
- Critical illness + Health screening
- Critical illness + Subsequent diagnosis benefit (pays more than once)
- Critical illness + Health screening + Subsequent diagnosis
- Critical illness + Health screening + Subsequent diagnosis (HSA-compliant option)

## Employer chooses:

- Cancer option, which includes a cancer vaccine benefit
- Lump-sum face amount

Talk with your Colonial Life benefits counselor to learn more.

- 1 Policies have exclusions and limitations that may affect benefits payable. The product, its name or its provisions may vary or be unavailable in some states. See a Colonial Life benefits representative for complete details.
- 2 Dates of diagnoses of a covered critical illness must be separated by at least 180 days. See policy language for complete details on coverage of subsequent diagnosis of the same or different critical illness.
- 3 Please refer to the policy for complete definitions of covered conditions.
- 4 Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.

THIS POLICY PROVIDES LIMITED BENEFITS.

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# Specified Disease Insurance for Critical Illness



For more information,  
talk with your  
benefits counselor.

If you’re diagnosed with a covered specified disease, surgery, or cancer, specified disease insurance for critical illness from Colonial Life can help with your expenses, so you can concentrate on what’s most important – your treatment, care and recovery.

Face amount: \$\_\_\_\_\_

### Specified disease/surgery benefit

For the diagnosis of this covered specified disease or surgery: <sup>1</sup>	This percentage of the face amount is payable:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered bodily injury	100%
Coma	100%
Blindness	100%
Coronary artery bypass graft surgery/disease <sup>2</sup>	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 disease or surgery has been paid.

### Subsequent diagnosis of a different specified disease<sup>3</sup>

If you receive a benefit for a specified disease or surgery, and later you are diagnosed with a different specified disease or surgery, the original percentage of the face amount is payable for that particular specified disease or surgery.

### Subsequent diagnosis of the same specified disease<sup>3</sup>

If you receive a benefit for a specified disease or surgery, and later you are diagnosed with the same specified disease or surgery, 25% of the original face amount is payable. Specified diseases/surgeries that do not qualify are: cancer, coronary artery bypass graft surgery/disease<sup>2</sup> and carcinoma in situ.

**Cancer vaccine benefit: ..... \$50**

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your policy is in force.



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- 1 Please refer to the policy for complete definitions of covered conditions.
- 2 Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.
- 3 Dates of diagnoses of a covered specified disease or surgery must be separated by at least 180 days.

THIS POLICY PROVIDES LIMITED BENEFITS.

**EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE/SURGERY**

We will not pay benefits for a specified disease or surgery that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-MA, CI-1.0-PL7-MA, CI-1.0-PL8-MA, or CI-1.0-PL10-MA. Please see your Colonial Life benefits counselor for details.





# Critical Illness Insurance

## Health Screening Benefit



The optional health screening benefit can help you reduce the risk of serious illness through early detection.

**Health screening benefit**.....\$\_\_\_\_\_

Maximum of one screening test per covered person per calendar year.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

For more information,  
talk with your  
benefits counselor.

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For cost and complete details, see your Colonial Life benefits counselor. Applicable to form CI-1.0-P and GCC1.0-P (including state abbreviations where used, for example: CI-1.0-P-TX and GCC1.0-P-TX). Coverage may vary by state and may not be available in all states.

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