



The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving critical illnesses thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.

Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- Survival rates for people hospitalized for heart attacks are approximately 90% to 97%.¹
- Stroke is a leading cause of serious long-term disability.²
- Every nine minutes another person is added to the transplant waiting list.³

Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.⁴
- Diabetes and hypertension are the leading causes of kidney failure.⁵



Every year, about 805,000 Americans have a heart attack – 605,000 for the first time.

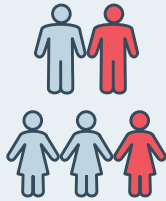
Every **40 seconds**, someone in America will have a heart attack.²



Are you at risk?

- High blood pressure
- High cholesterol
- Smoking

are major risk factors of stroke that can be changed or treated.⁶



CANCER RISK

The probability of developing cancer during a person's lifetime is **one in two for men and one in three for women.**⁹



Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.

Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- Fewer than 4 in 10 U.S. adults could cover an unexpected expense of \$1,000.⁷
- 17% of adults had major, unexpected medical expenses in the prior 12 months ranging between \$1,000 and \$1,999.⁸

Protect your way of life

Critical illness insurance may help with costs such as:

- **Lost income**
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

1. Very Well Health, "How Many People Survive a Heart Attack? Why the First Hours Count." Richard N. Fogoros, MD, August 5, 2021, Heart Attack Survival Rate: How to Survive a Heart Attack (verywellhealth.com).
2. American Heart Association, Heart Disease and Stroke Statistics – 2021 Update: A Report from the American Heart Association, 2021.
3. Health Resources & Services Administration, Organ Donation Statistics, organdonor.gov, 2021.
4. American Stroke Association, "Stroke Risk Factors Not Within Your Control," <https://www.stroke.org/en/about-stroke/stroke-risk-factors/stroke-risk-factors-not-within-your-control>, accessed December 2021.
5. Centers for Disease Control and Prevention. Chronic Kidney Disease in the United States, 2021. Atlanta, GA: US Department of Health and Human Services, Centers for Disease Control and Prevention; 2021.
6. American Stroke Association, "Risk Factors Under Your Control," <https://www.stroke.org/en/aboutstroke/stroke-risk-factors/risk-factors-underyour-control>, accessed December 2021.
7. Bankrate, "Survey: Bankrate's January Security Index," Jan 11 2021, https://www.bankrate.com/banking/savings/financial-security-january-2021/?itm_source=parsely-api, accessed December 2021.
8. Federal Reserve Board, "Report on the Economic Well-Being of U.S. Households in 2020," May 2021, The Fed - Report on the Economic Well-Being of U.S. Households in 2020 - May 2021 - Dealing with Unexpected Expenses (federalreserve.gov), accessed December 2021.
9. American Cancer Society, Cancer Facts & Figures 2021.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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FOR EMPLOYEES 9-22 | 101570-5



Specified Critical Illness Insurance*

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

Face amount: \$_____

Critical illness benefit

FOR THE DIAGNOSIS OF THIS COVERED CRITICAL ILLNESS CONDITION: ¹	THIS PERCENTAGE OF THE FACE AMOUNT IS PAYABLE:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke ²	100%
End-stage renal (kidney) failure	100%
Major organ 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/disease ³	25%
Carcinoma <i>in situ</i>	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.

Subsequent diagnosis of a different critical illness⁴

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



**For more information,
talk with your
Colonial Life
benefits counselor.**

Subsequent diagnosis of the same critical illness⁴

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: cancer, coronary artery bypass graft surgery/disease,³ carcinoma *in situ* and occupational infectious HIV or occupational infectious hepatitis B, C or D.

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.

*Specified Critical Illness Insurance and Critical Illness 1.0 are marketing names of the insurance policy filed as "Limited Benefit Health Coverage for Specified Critical Illness." In ME and NH the policy is called "Limited Benefit Health Coverage for Specified Disease." In SC, the policy is an "Individual Specified Disease" policy. In VT, the policy is an "Individual Limited Benefit Insurance" policy.

1. Please refer to the policy for complete definitions of covered conditions.
2. In NH, Stroke is referred to as Severe Stroke.
3. 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.
4. Dates of diagnoses of a covered specified critical illness must be separated by at least 180 days.

THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS

We will not pay benefits for a specified critical illness 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 information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form CI-1.0, CI-1.0-PL7, CI-1.0-PL8 or CI-1.0-PL10 (including state abbreviations where used, for example: CI-1.0-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Specified Critical Illness Insurance*

Exclusions, limitations and additional disclosures

State-specific variations on exclusions

AK: Alcoholism or Drug Addiction Exclusion does not apply

CT: Alcoholism or Drug Addiction Exclusion replaced with Intoxication or Drug Addiction; Felonies or Illegal Occupations replaced with Felonies

DE: Alcoholism or Drug Addiction Exclusion does not apply

FL: Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion does not apply

ID: Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disorders

IN: Accidents or Sicknesses Occurring While the Policy is not In Force Exclusion added

KY: Alcoholism or Drug Addiction Exclusion does not apply; Hallucinogenics added to Intoxicants and Narcotics Exclusion

MD: Alcoholism or Drug Addiction Exclusion does not apply; Felonies or Illegal Occupations Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide or Self-Inflicted Injuries Exclusion replaced with Self-Destruction or Self-Inflicted Injuries

MO: Alcoholism or Drug Addiction Exclusion replaced with Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Illegal Activities

NH: Intoxicants and Narcotics exclusion does not apply

NJ: Alcoholism or Drug Addiction replaced with Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Felonies or Illegal Jobs; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disease or Disorder

OR: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide or Self-Inflicted Injuries Exclusion does not apply; Felonies or Illegal Occupations Exclusion replaced with Felonies

SC: Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disorders

SD: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply

TX: Alcoholism or Drug Addiction Exclusion does not apply

UT: Alcoholism or Drug Addiction Exclusion replaced with Alcoholism

VT: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Psychiatric or Psychological Condition Exclusion does not apply; War or Armed Conflict Exclusion replaced with War

State-specific pre-existing condition limitations

FL: (12/12) Pre-existing Condition means having a sickness or physical condition that during the 12 months immediately preceding the Policy Coverage Effective Date of this policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

IA: (12/12) Pre-existing Condition means having a condition for which medical advice or treatment or medication was recommended by a physician or received from a physician within 12 months preceding the Policy Coverage Effective Date of the covered person's policy.

MD: (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy. A condition admitted or disclosed on the application will be covered unless the disease or condition is excluded by name or specific description effective on the date of loss.

NC: (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy. If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider.

NH: (6/6) Pre-existing condition means having a sickness or physical condition for which any covered person was diagnosed, treated, had medical testing, or received medical advice within 6 months before the Policy Coverage Effective Date of this policy.

NJ: (6/6) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

NV: (6/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

OR: (6/12) Pre-existing Condition means a sickness or physical condition for which any covered person was treated by a doctor, received advice from a doctor or had taken medication prescribed by a doctor within the 6-month period immediately preceding the Policy Coverage Effective Date of this policy.

SC: (12/12) Pre-existing Condition means having a sickness or physical condition misrepresented or not revealed in the application for which any covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

TX: (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy (or six months if any covered person is age 65 or older on the Policy Coverage Effective Date of this policy).

UT: (6/6) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice, or had taken medication within six months before the Policy Coverage Effective Date of this policy.

WY: (6/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

Additional disclosures for Kentucky

Eligibility for benefits: We will pay the benefit if a covered person is diagnosed with one of the Specified Critical Illnesses shown on the Policy Schedule if:

- the Date of Diagnosis is while this policy is in force; and
- it is not excluded by name or specific description in this policy.

Guaranteed renewable: The policy is guaranteed renewable as long as you pay the premiums when they are due or within the grace period, up to date of payment of the Maximum Benefit Amount for Specified Critical Illness as shown on the Policy Schedule. Your premium can be changed only if we change it on all policies of this kind in force in the state where the policy was issued.

Benefit reduction: The Face Amount(s) will reduce by 50% on the first Policy Anniversary Date after the named insured attains age 75.

What is not covered by this policy: We will not pay benefits for a Specified Critical Illness that occurs as a result of a covered person's: felonies or illegal occupations; intoxicants, narcotics and hallucinogenics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; war or armed conflict. See policy for complete details.

We will not pay benefits for a Specified Critical Illness that occurs as a result of a covered person's having a pre-existing condition as defined in this policy and limited by the Time Limits on Certain Defenses provision of this policy. Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

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THIS POLICY PROVIDES LIMITED BENEFITS.

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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 Colonial Life benefits counselor.

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Group Critical Illness Insurance and Group Critical Care are marketing names of the insurance filed as "Critical Illness and/or Cancer Group Specified Disease Insurance." In FL, the insurance is called "Critical Illness and Cancer Group Limited Benefit Insurance." In NC, the insurance is called "Cancer and Specified Disease Group Limited Benefit Insurance." In VT, the insurance is called "Critical Illness and Cancer Group Limited Benefit Insurance." The Critical Illness Insurance Health Screening Benefit pertains to both Group Critical Care and Critical Illness 1.0.

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