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## Critical Illness Insurance\*

**You can't predict an illness, but you can be prepared**

Medical advancements and early detection are helping many people survive critical illnesses. However, these technologies and tests can lead to increased medical expenses.

Health insurance may only cover some of these costs, and an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities, and childcare.

Critical illness insurance from Colonial Life helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.

**#1**

**Heart disease remains the number one cause of death in the U.S.<sup>1</sup>**



## BENEFITS STORY

### ONE FAMILY'S JOURNEY

Everything was going great for John. To celebrate his promotion and 45th birthday, he went to dinner with his family. After returning home, John had a heart attack. Fortunately, he survived and had critical illness insurance to help with the bills while he recovered.



#### Medical expenses

John's critical illness insurance helped him pay for the hospital bills that his medical insurance didn't cover.



#### Lifestyle changes

After recovering, John's cardiologist recommended that he exercise regularly, so John used part of his benefit to pay for a gym membership.



#### Rest and relaxation

With stress factoring into John's heart attack, he used part of his benefit to take a vacation, where he took the time to decompress.



#### Prevention

To help make sure his heart stays healthy, John uses his annual health screening benefit to pay for his yearly stress test.

For illustrative purposes only.

## How it works

Critical illness insurance provides a lump-sum benefit you can use to help pay for:

- Missed wages, bills, and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses you choose



**Critical illness insurance can help with expenses from a major health event.**



### Covered critical illnesses may include:<sup>2</sup>

- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Coronary artery bypass graft surgery (non-HSA) or coronary artery disease (HSA)

### Additional covered illnesses may include:

- Cancer
- Carcinoma *in situ*
- Coma
- Blindness
- Occupational HIV or occupational Hepatitis B, C or D
- Permanent paralysis due to a covered accident

### MEET WITH A BENEFITS COUNSELOR

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about critical illness insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.



Every 10 minutes another person is added to the transplant waiting list.<sup>3</sup>





Talk with your  
Colonial Life  
benefits counselor  
to learn more  
about critical  
illness insurance.

## Additional coverage options

Talk with your benefits counselor to find out which of these benefits may be included in your coverage

- **Health screening benefit** – You or a covered family member may receive a benefit for certain health screening tests, such as a fasting blood glucose test, chest X-ray or PSA (blood test for prostate cancer).
- **Subsequent diagnosis benefit** – You may receive additional lump-sum benefits if diagnosed with a covered critical illness more than one time.
- **Cancer vaccine benefit** – You may receive a benefit if a covered person incurs a charge for any FDA-approved cancer vaccine.



Scan the code to see how critical  
illness insurance can help you, or  
go to [ColonialLife.com/ee-ci](https://ColonialLife.com/ee-ci)

1. American Heart Association, Heart Disease and Stroke Statistics Update Fact Sheet, 2022.

2. Please refer to the policy/certificate for complete definitions of covered conditions.

3. U.S. Health Resources & Services Administration, Organ Donation Statistics, <https://www.organdonor.gov/learn/organ-donation-statistics>, accessed December 7, 2022.

\* 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.

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."

In CT and NJ, the policy is called "Limited Policy." In MA, the policy is called "Specified Disease Insurance." In PA, the policy is called "Supplemental Specified Critical Illness Insurance."

### THIS INSURANCE 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.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms CI-1.0 and GCC1.0-P and certificate form GCC1.0-C (including state abbreviations where used, for example: CI-1.0-TX, GCC1.0-P-TX and GCC1.0-C-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\*



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: \$ \$5,000 - \$100,000

## Critical illness benefit

FOR THE DIAGNOSIS OF THIS COVERED CRITICAL ILLNESS CONDITION: <sup>1</sup>	THIS PERCENTAGE OF THE FACE AMOUNT IS PAYABLE:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke <sup>2</sup>	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 <sup>3</sup>	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 illness<sup>4</sup>

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 illness<sup>4</sup>

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,<sup>3</sup> 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.

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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, its name 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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# 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 ..... \$ 50.00

### 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
- Hemocult 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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The Critical Illness Insurance Health Screening Benefit pertains to both Group Critical Care and Critical Illness 1.0.

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