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# Specified Disease Insurance\*

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

Medical advancements and early detection are helping many people survive specified diseases. 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.

Specified disease insurance from The Paul Revere Life Insurance Company 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 specified disease.

**#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 specified disease insurance to help with the bills while he recovered.



#### Medical expenses

John's specified disease 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

Specified disease 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



**Specified disease insurance can help with expenses from a major health event.**





### Covered specified diseases may include:<sup>2</sup>

- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Coronary artery disease

### Additional covered illnesses may include:

- Cancer
- Carcinoma *in situ*

### MEET WITH A BENEFITS COUNSELOR

By attending a 1-to-1 counseling session with a benefits counselor, you can learn more about specified disease 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  
benefits counselor  
to learn more  
about specified  
disease 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 specified  
disease insurance can help you, or  
go to [Colonial-PaulRevere.com/ee-ci](https://Colonial-PaulRevere.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 Disease Insurance and Critical Illness 1.0 are marketing names of the insurance policy filed as "Individual Specified Disease Insurance Policy."

Group Specified Disease Insurance and Group Critical Care are marketing names of the insurance filed as "Group Specified Disease Insurance Policy."

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

The policies provide limited benefits health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the Individual Specified Disease Insurance policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. Insureds in NY must be covered by comprehensive health insurance before applying for this coverage.

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-NY and GCC1.0-P-NY and certificate form GCC1.0-C-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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# Specified Disease Insurance\*

If you're diagnosed with a covered specified disease or cancer, specified disease insurance from The Paul Revere Life Insurance Company can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$ 5,000 - 50,000

## Specified disease benefit

FOR THE DIAGNOSIS OF THIS COVERED SPECIFIED DISEASE CONDITION: <sup>1</sup>	THIS PERCENTAGE OF THE FACE AMOUNT IS PAYABLE:
Invasive cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Coronary artery disease	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 disease has been paid.

## Subsequent diagnosis of a different specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with a different specified disease, 25% of the original face amount is payable for that particular specified disease.

## Subsequent diagnosis of the same specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with the same specified disease, 25% of the original face amount is payable. Coronary artery disease does not qualify.

## 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.

## Skin cancer benefit . . . . . \$250

This benefit is payable if you or a covered family member is diagnosed with skin cancer while the policy is in force and it is not excluded by name or specific description in this policy. Payment for this benefit will not reduce the maximum benefit amount for specified disease.



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

\*Specified Disease Insurance and Critical Illness 1.0 are marketing names of the insurance policy filed as "Individual Specified Disease Policy"

1. Please refer to the policy for complete definitions of covered conditions.
2. Dates of diagnoses of a covered specified disease must be separated by at least 30 days.

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### **EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE**

We will not pay benefits for a specified disease that occurs as a result of a covered person's: alcoholism or drug addiction; illegal occupations; intoxicants and narcotics; mental or emotional disorders; pre-existing 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-PL7-NY or CI-1.0-PL8-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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# Specified Disease 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.**

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

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

\* Specified Disease Insurance and Critical Illness 1.0 are marketing names of the insurance policy filed as "Individual Specified Disease Insurance Policy." Group Specified Disease Insurance and Group Critical Care are marketing names of the insurance filed as "Group Specified Disease Insurance Policy." The Specified Disease Insurance Health Screening Benefit pertains to both Group Critical Care and Critical Illness 1.0.

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