



## 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 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.



Heart disease strikes someone in the U.S. about once every 42 seconds.

Every 40 seconds, someone will have a stroke.

American Heart Association, "Heart Disease and Stroke Statistics — 2016 Update; A Report from the American Heart Association," *Circulation*, 2016

### Common critical illnesses

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

- About 92.1 million American adults are living with some form of cardiovascular disease or the after-effects of stroke.<sup>1</sup>
- Stroke is a leading cause of serious long-term disability.<sup>2</sup>
- Every 10 minutes, someone is added to the organ donation waiting list.<sup>3</sup>
- 30 million people or 15% of U.S. adults are estimated to have chronic kidney disease.<sup>4</sup>
- Only about 5% to 10% of all cancers are thought to result directly from gene defects (called mutations) inherited from a parent.<sup>5</sup>

### Are you at risk?

- high blood pressure
- high cholesterol
- smoking

are major risk factors of stroke.

Texas Heart Institute, *Stroke Risk Factors*, July 2015

### Risk factors

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

- Some stroke risk factors include being overweight or obese, physical inactivity, high blood pressure and high cholesterol.<sup>6</sup>
- Adults with diabetes, high blood pressure or both have a higher risk of developing chronic kidney disease than those without these diseases.<sup>4</sup>
- 80% of premature heart disease, stroke and diabetes can be prevented.<sup>7</sup>



## MEDICAL COSTS



**44% of underinsured adults (ages 19-64) report not getting medical care because of cost.**

The Commonwealth Fund, 2014 Biennial Health Insurance Survey, 2015

## CANCER RISK



**Physical activity, such as walking, running or swimming, is associated with lower risks of many cancer types.**

S.C. Moore et. al., "Association of Leisure-Time Physical Activity With Risk of 26 Types of Cancer in 1.44 Million Adults," *JAMA Internal Medicine*, May 16, 2016

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## Importance of financial protection

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

- More than half of Americans (56%) have less than \$1,000 in savings.<sup>8</sup>
- 26% of U.S. adults ages 18-64 say they or someone in their household had problems paying or an inability to pay medical bills in the past 12 months.<sup>9</sup>

## Protect your way of life

To help with critical illness costs that medical insurance may not cover, Dr. Marius Barnard, a South African heart surgeon, created specified disease insurance for critical illness.<sup>10</sup>

### This coverage 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.

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

1 American Heart Association, *Heart Disease and Stroke Statistics 2017 At-a-Glance*, 2017

2 American Heart Association, "Heart Disease and Stroke Statistics — 2016 Update: A Report from the American Heart Association," *Circulation*, 2016

3 U.S. Department of Health and Human Services, *The Need is Real: Data*, [organdonor.gov](http://organdonor.gov), accessed 2016

4 Centers for Disease Control, *National Chronic Kidney Disease Fact Sheet*, 2017

5 American Cancer Society, *Family Cancer Syndromes*, [cancer.org](http://cancer.org), 2017

6 Mayo Clinic, *Disease and Conditions — Stroke Risk Factors*, accessed 2017

7 World Health Organization, *Preventing Chronic Diseases: A Vital Investment*, 2016

8 Magnify Money, *Deeper into Credit Card Debt with No Regrets This Holiday Season*, 2015

9 Kaiser, *The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey*, 2016

10 J. R. Jordan, *Critical Illness Insurance and The Long Journey to the USA*, [ProducersESource.com](http://ProducersESource.com), accessed 2017

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# Specified Disease Insurance



For more information,  
talk with your  
benefits counselor.

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 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 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.



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- 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.

**EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE**

The policy provides limited benefits health insurance only. It does 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 policy is an excess of 60% percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with the policy.

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; pre-existing condition; mental or emotional disorders; 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-PL7-NY or CI-1.0-PL8-NY. Please see your benefits counselor for details.

# 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.

- 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

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THIS POLICY PROVIDES LIMITED BENEFITS.

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 policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form CI-1.0-NY and GCC1.0-P-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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