



Critical Illness Insurance

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

No matter where you are in life, you never know when you or a loved one could have a sudden illness. Fortunately, medical advancements and early detection are helping many people survive critical illnesses.

These technologies and tests can lead to increased medical expenses. With health insurance only covering some of these costs, an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities and child care.

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.



About 85% of people who have a heart attack will survive it.

American Heart Association, Heart Disease and Stroke Statistics—2017 Update, 2017, cited by CDC, Know the Signs and Symptoms of a Heart Attack, 2017.

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 from the restaurant, 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 & RELAXATION

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

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

The average cost per patient for the first 90 days after a stroke is \$15,000.

As cited by the National Institute of Neurological Disorders and Stroke, Questions and Answers About Stroke, 2017.

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



PREVENTION

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



Covered critical illnesses* may include:

- 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



Every 10 minutes, someone is added to the organ donation waiting list.

U.S. Department of Health and Human Services, Organ Donation Statistics, <http://www.organdonor.gov/statistics-stories/statistics.html#morestats> (n.d., accessed November 6, 2018).

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.



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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.

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

*Covered illnesses and their names may vary by state.

Please refer to the individual policy or the group certificate, as applicable, for complete definitions of covered conditions.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.

For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Coverage has exclusions and limitations that may affect benefits payable.

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Specified Critical Illness Insurance



For more information,
talk with your
benefits counselor.

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If you're diagnosed with a covered critical illness, 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: \$ Employee can elect any face amount.

Critical illness benefit

For the diagnosis of this covered critical illness condition: ¹	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	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 ²	25%

The maximum benefit amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered critical illnesses combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.



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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.

THIS POLICY PROVIDES LIMITED BENEFITS.

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: 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-AK, CI-1.0-DE or CI-1.0-TX. Please see your Colonial Life benefits counselor for details.



Critical Illness Insurance

Health Screening Benefit



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

Health screening benefit \$ 50

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

The policy has exclusions and limitations which may affect any benefits payable.

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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