



# 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.

**You can choose a Face amount Up to \$20,000**

## 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	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Coronary artery bypass graft surgery/disease <sup>2</sup>	25%
Carcinoma in situ	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 specified critical illnesses combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

**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 inforce.



# 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

**Maximum of one screening test per covered person per calendar year.**

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

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

\* 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."

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."

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

### **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 form CI-1.0-CA and GCC1.0-P-CA and certificate form GCC1.0-C-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

CA LIC# \_\_\_\_\_

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**Mammography benefit ..... \$200**

This benefit is payable if a covered person receives a mammogram: one baseline mammogram if the covered person is between the ages of 35 and 39, one mammogram every two calendar years if ages 40 to 49 or more frequently if recommended by a physician, and one mammogram each calendar year if age 50 or older.

**Cervical cancer screening test benefit ..... \$70**

This benefit is payable if a covered person receives a cervical cancer screening test approved by the FDA, once per calendar year per covered person.



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

\* Specified Critical Illness Insurance and Critical Illness 1.0 are marketing names of the insurance product filed as “Limited Benefit Health Coverage for Specified Critical Illness.”

- 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.**

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: 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-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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