



# 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 <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 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.**

- |  |  |  |
|--|--|--|
| • 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                        | • Hemoccult 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 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." 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. 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."

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." 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-P and GCC1.0-P and certificate form GCC1.0-C (including state abbreviations where used, for example: CI-1.0-P-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.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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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.

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**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 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-PL3 and CI-1.0-PL4 (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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