



**DADE ASSOCIATION
OF SCHOOL ADMINISTRATORS**



SUNSHINE UNITED
INSURANCE SOLUTIONS



Member Benefits Guide



Specified Critical Illness Insurance*

If you're diagnosed with a covered critical illness, Colonial Life Specified Critical Illness Insurance can help with your expenses, so you can concentrate on what's most important —your treatment, care and recovery.

Face amount: Up to \$20,000 Guarantee Issue

Critical illness benefit

FOR THE DIAGNOSIS OF THIS COVERED CRITICAL ILLNESS CONDITION:	THIS PERCENTAGE OF THE FACEAMOUNT IS PAYABLE:
Heart attack (myocardial infarction)	100%
Stroke ²	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 ³	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.



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
- 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
- Hemocult 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

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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