



# 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: \$\_\_\_\_\_

## Critical illness benefit

FOR THE DIAGNOSIS OF THIS COVERED CRITICAL ILLNESS CONDITION: <sup>1</sup>	THIS PERCENTAGE OF THE FACE AMOUNT IS PAYABLE:
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%

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.



# Specified Critical Illness Insurance\*

## Exclusions, limitations and additional disclosures

### State-specific variations on exclusions

**AK:** Alcoholism or Drug Addiction Exclusion does not apply

**CT:** Alcoholism or Drug Addiction Exclusion replaced with Intoxication or Drug Addiction; Felonies or Illegal Occupations replaced with Felonies

**DE:** Alcoholism or Drug Addiction Exclusion does not apply

**FL:** Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion does not apply

**ID:** Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disorders

**IN:** Accidents or Sicknesses Occurring While the Policy is not In Force Exclusion added

**KY:** Alcoholism or Drug Addiction Exclusion does not apply; Hallucinogenics added to Intoxicants and Narcotics Exclusion

**MD:** Alcoholism or Drug Addiction Exclusion does not apply; Felonies or Illegal Occupations Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide or Self-Inflicted Injuries Exclusion replaced with Self-Destruction or Self-Inflicted Injuries

**MO:** Alcoholism or Drug Addiction Exclusion replaced with Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Illegal Activities

**NH:** Intoxicants and Narcotics exclusion does not apply

**NJ:** Alcoholism or Drug Addiction replaced with Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Felonies or Illegal Jobs; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disease or Disorder

**OR:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide or Self-Inflicted Injuries Exclusion does not apply; Felonies or Illegal Occupations Exclusion replaced with Felonies

**SC:** Alcoholism or Drug Addiction Exclusion does not apply; Psychiatric or Psychological Condition Exclusion replaced with Mental or Emotional Disorders

**SD:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply

**TX:** Alcoholism or Drug Addiction Exclusion does not apply

**UT:** Alcoholism or Drug Addiction Exclusion replaced with Alcoholism

**VT:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Psychiatric or Psychological Condition Exclusion does not apply; War or Armed Conflict Exclusion replaced with War

### State-specific pre-existing condition limitations

**FL:** (12/12) Pre-existing Condition means having a sickness or physical condition that during the 12 months immediately preceding the Policy Coverage Effective Date of this policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

**IA:** (12/12) Pre-existing Condition means having a condition for which medical advice or treatment or medication was recommended by a physician or received from a physician within 12 months preceding the Policy Coverage Effective Date of the covered person's policy.

**MD:** (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy. A condition admitted or disclosed on the application will be covered unless the disease or condition is excluded by name or specific description effective on the date of loss.

**NC:** (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy. If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider.

**NH:** (6/6) Pre-existing condition means having a sickness or physical condition for which any covered person was diagnosed, treated, had medical testing, or received medical advice within 6 months before the Policy Coverage Effective Date of this policy.

**NJ:** (6/6) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

**NV:** (6/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

**OR:** (6/12) Pre-existing Condition means a sickness or physical condition for which any covered person was treated by a doctor, received advice from a doctor or had taken medication prescribed by a doctor within the 6-month period immediately preceding the Policy Coverage Effective Date of this policy.

**SC:** (12/12) Pre-existing Condition means having a sickness or physical condition misrepresented or not revealed in the application for which any covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

**TX:** (12/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy (or six months if any covered person is age 65 or older on the Policy Coverage Effective Date of this policy).

**UT:** (6/6) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice, or had taken medication within six months before the Policy Coverage Effective Date of this policy.

**WY:** (6/12) Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within six months before the Policy Coverage Effective Date of this policy.

## Additional disclosures for Kentucky

**Eligibility for benefits:** We will pay the benefit if a covered person is diagnosed with one of the Specified Critical Illnesses shown on the Policy Schedule if:

- the Date of Diagnosis is while this policy is in force; and
- it is not excluded by name or specific description in this policy.

**Guaranteed renewable:** The policy is guaranteed renewable as long as you pay the premiums when they are due or within the grace period, up to date of payment of the Maximum Benefit Amount for Specified Critical Illness as shown on the Policy Schedule. Your premium can be changed only if we change it on all policies of this kind in force in the state where the policy was issued.

**Benefit reduction:** The Face Amount(s) will reduce by 50% on the first Policy Anniversary Date after the named insured attains age 75.

**What is not covered by this policy:** 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, narcotics and hallucinogenics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; war or armed conflict. See policy for complete details.

We will not pay benefits for a Specified Critical Illness that occurs as a result of a covered person's having a pre-existing condition as defined in this policy and limited by the Time Limits on Certain Defenses provision of this policy. Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

\* 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 NH the policy is called "Limited Benefit Health Coverage for Specified Disease." In SC the policy is called "Individual Specified Disease Policy." In VT, the policy is called "Individual Limited Benefit Insurance Policy." In WY, the policy is called "Limited Benefit Coverage for Specified Critical Illness." In CT and NJ, the policy is called "Limited Policy."

### 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 coverage.

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 (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. This form is not complete without base form 101822, 101823, 101824 or 101825.

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

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