Colonial Life

Specified Critical Illness Insurance*

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: $_______________

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[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 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

Subsequent diagnosis of a different critical illness[4]

If you receive a benefit for a specified critical illness, and later you are diagnosed with a different specified critical illness, the original percentage of the face amount is payable for that particular specified critical illness.

Subsequent diagnosis of the same critical illness[4]

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: coronary artery bypass graft surgery/disease[3] and occupational infectious HIV or occupational infectious hepatitis B, C or D.

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.

1. Please refer to the policy for complete definitions of covered conditions.
2. Stroke is called Severe Stroke in NH.
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.
4. Dates of diagnoses of a covered specified critical illness must be separated by at least 180 days.

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: 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-PL5, CI-1.0-PL6, or CI-1.0-PL9 (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.

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