

Specified Critical Illness Insurance

Colonial Life[®]
Making benefits count.

How will you pay for what your health insurance won't?

*Have you thought
about the financial
problems a critical
illness can cause?*

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of critical illnesses might have to pull from their savings or rely on the financial aid of family members in their time of need.

Specified Disease Insurance helps fill the gaps in your health insurance.

With Colonial Life's Specified Critical Illness Insurance, you're paid a benefit that can help you cover:

- Deductibles, co-pays and co-insurance of your health insurance
- Home health care needs and household modifications
- Travel expenses to and from treatment centers
- Lost income
- Rehabilitation
- Child care expenses
- Everyday living expenses

You're free to use the benefit however you choose.
And coverage is available for you and your eligible family members.

Did you know?

1 in 3 men and women has some form of cardiovascular disease.

*Heart Disease and Stroke Statistics –
2009 Update, American Heart Association*

An estimated 1.2 million Americans will have a first or recurrent coronary attack this year.

*Heart Disease and Stroke Statistics –
2009 Update, American Heart Association*

Covered Specified Critical Illnesses	
For this illness...	We will pay this percentage of the face amount:
Cancer	100%
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal (Kidney) 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	25%
Carcinoma In Situ	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. Please see the definitions, exclusions and other details in the Outline of Coverage.

Cancer Vaccine Benefit

\$50 One payment per covered person per lifetime

We will pay this benefit if you or a covered family member incurs a charge for and receives any cancer vaccine that is FDA approved for the prevention of cancer, while your policy is in force. Payment of this benefit will not reduce the Maximum Benefit Amount for Specified Critical Illness.

You can use this coverage more than once

● Subsequent Diagnosis... of a different Specified Critical Illness

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with a *different* Specified Critical Illness, we will pay 25% of the face amount as shown on the Outline of Coverage for the Specified Critical Illness diagnosed, up to the Maximum Benefit Amount payable.

● Subsequent Diagnosis... of the same Specified Critical Illness

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with the *same* Specified Critical Illness (except those listed below), we will pay 25% of the face amount as shown on the Outline of Coverage, up to the Maximum Benefit Amount payable. (*Critical illnesses that do not qualify are: Cancer, Coronary Artery Bypass Graft Surgery, Carcinoma in Situ and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.*)

How much Critical Illness Insurance do you need?

Are you prepared for the financial impact of a critical illness? Here are some sample costs to consider.*

Health insurance deductible (\$500) \$ _____

Out-of-pocket medical costs (\$4,000 – may include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays) \$ _____

Alternative treatments (16 sessions = \$2,400) \$ _____

Home health care (2 weeks = \$800) \$ _____

Child care (4 weeks = \$800) \$ _____

Lodging near health facilities (5 nights = \$1,000) \$ _____

Other expenses \$ _____

Out-of-pocket expense total \$ _____

**For illustrative purposes only. All figures are based on national averages. Your actual costs will vary.*

Benefits are only payable for conditions diagnosed when the policy is in force.

This brochure highlights the benefits of policy form CI-1.0-TN or CI-1.0-PL7-TN. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

This brochure is not complete without the Outline of Coverage, form number CI-1.0-O-TN.