



Specified Disease Insurance for Critical Illness



For more information,
talk with your
benefits counselor.

If you’re diagnosed with a covered specified disease, surgery or cancer, specified disease insurance for critical illness from Colonial Life can help with your expenses, so you can concentrate on what’s most important – your treatment, care and recovery.

Face amount: \$_____

Specified disease/surgery benefit

For the diagnosis of this covered specified disease or surgery: ¹	This percentage of the face amount is payable:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered bodily injury	100%
Coma	100%
Blindness	100%
Coronary artery bypass graft surgery/disease ²	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 diseases or surgeries combined. The policy will terminate when the maximum benefit amount for specified disease or surgery 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 in force.

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1 Please refer to the policy for complete definitions of covered conditions.

2 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.

THE POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE/SURGERY

We will not pay benefits for a specified disease or surgery 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 is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-PL3-MA or CI-1.0-PL4-MA. Please see your Colonial Life benefits counselor for details.

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