

# Group Limited Benefit Insurance



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

It's true—a serious medical event such as cancer, heart attack or stroke could leave you in a period of financial difficulty. Even if you have major medical coverage, there are typically uncovered expenses to consider, such as deductibles and copayments, travel expenses to and from treatment centers and the loss of wages or salary. If faced with this situation, would you be able to maintain your current way of life?

### Group Critical Care Insurance may help guard you against financial hardship.

This limited benefit coverage from Colonial Life & Accident Insurance Company offers the protection you need to concentrate on what is most important—your treatment, care and recovery.

Traditionally, cancer insurance and critical illness insurance are bought separately—but Colonial Life's Group Critical Care plan conveniently combines both into a single policy. You're free to use the benefits however you choose. And coverage may be available for you, your spouse and your eligible dependents.

#### Plan Features:

- A lump sum payment allows you the flexibility to better plan your treatment and care.
- You may adjust the face amount to best meet your personal needs.
- May pay multiple times for a covered critical illness.

### What benefits are included?

**Face Amount:** \$ \_\_\_\_\_

**Critical Illness Benefit:** This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of a covered critical illness.

#### Covered Critical Illness Conditions

For this critical illness...	We will pay this percentage of the face amount:
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
End Stage Renal (Kidney) Failure	100%
Major Organ Failure	100%
Coma	100%
Permanent Paralysis Due to a Covered Accident	100%
Blindness	100%
Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D	100%
Coronary Artery Bypass Graft Surgery/Disease <sup>1</sup>	25%

<sup>1</sup> 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.

**Diagnosis of Cancer Benefit:** This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of cancer (internal or invasive).

Covered Cancer Benefits	
For this condition...	We will pay:
Diagnosis of Cancer	100% of the face amount
Diagnosis of Carcinoma in Situ	25% of the face amount
Skin Cancer	\$500 flat amount

**Cancer Vaccine Benefit: \$50.** 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 certificate is in force.

## Can I use the critical illness coverage more than once?

**Yes! This plan includes coverage for subsequent diagnosis of a different critical illness.<sup>2</sup>**

If you receive a benefit for a critical illness, and later you are diagnosed with a *different* critical illness, we will pay the original percentage of the face amount for that particular critical illness.

**Yes! This plan includes coverage for subsequent diagnosis of the same critical illness.<sup>2</sup>**

If you receive a benefit for a critical illness and later you are diagnosed with the *same* critical illness (except those listed below), we will pay 25% of the original face amount. *Critical illness conditions that do not qualify are: Coronary Artery Bypass Graft Surgery/ Coronary Artery Disease<sup>1</sup> and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.*

<sup>1</sup> 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.

<sup>2</sup> Dates of Diagnoses of a covered critical illness must be separated by at least 180 days.

**EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS** - We will not pay the Critical Illness Benefit or Benefit Payable Upon Subsequent Diagnosis of a Critical Illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; psychiatric or psychological conditions; suicide or injuries which any covered person intentionally does to himself; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

**EXCLUSIONS AND LIMITATIONS FOR CANCER** - We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed with having cancer (internal or invasive), carcinoma in situ or skin cancer. No Pre-existing Condition Limitation will be applied for dependent children who are born or adopted while you are covered under the policy, and who are continuously covered from the date of birth or adoption.

This is not an insurance contract and only the actual certificate provisions will control. Applicable to certificate form GCC1.0-C-FL. Please see your Colonial Life benefits counselor for details.