

# Specified Disease Insurance



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



**COLONIAL**  
SUPPLEMENTAL INSURANCE

*for what happens next*<sup>®</sup>

Division of The Paul Revere  
Life Insurance Company



# Help preserve your lifestyle with ...Specified Disease Insurance

**Chances are, you know someone who has faced a specified disease, so you know the physical and emotional drain a disease can impose. But have you thought about the financial problems a specified disease can bring?**

## Did you know?

Over 50 percent of bankruptcies are medically related.

*"Illness and Injury as Contributors to Bankruptcies", Health Affairs, Feb. 2005.*

Fortunately, survival rates for specified disease are increasing every year. With survival comes changes, one of which could be the impact to your financial situation. Would you be able to meet your financial obligations if a specified disease should strike?

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. The benefits you receive from our specified disease insurance can help provide financial protection, whatever your situation. Here are some examples of how the benefit can help you:

- **Do you use an HMO or PPO for your major medical insurance?** Specified disease insurance can help fill the gaps in case your major medical coverage doesn't provide the freedom of choice that you need.
- **Are you single?** The benefit can help provide for caretakers, home maintenance and transportation, which you may need if a specified disease strikes.
- **Are you newly married?** The insurance can provide a financial cushion, because you may not have had time to build up savings or other assets to help you get through tough financial times.
- **Do you have a family?** If your family relies on you for income and/or for the work you do inside the home—this benefit could provide a supplement to help you handle your reduced ability to earn an income, pay bills or provide household care and maintenance.

Covered Specified Disease	
<b>Benefits are payable if you are diagnosed with one of the following specified diseases and the date of diagnosis is after the waiting period and while the policy is in force (see definitions of diagnosis on the back of this brochure). We will not pay for more than 100% of the face amount for all covered specified diseases, combined.</b>	We will pay this percentage of the face amount:
<b>Heart Attack (myocardial infarction)</b> – the date that the ischemic death of a portion of the heart muscle occurred, based on the criteria listed under the heart attack (myocardial infarction) definition.	100%
<b>Stroke</b> – the date a stroke occurred, based on permanent neurological deficits and neuroimaging studies.	100%
<b>Major Organ Transplant</b> – the date your physician recommends major organ transplant surgery and you are registered with the United Network of Organ Sharing (UNOS).	100%
<b>End Stage Renal Failure</b> – the date your doctor or physician recommends that renal dialysis is required to sustain life.	100%
<b>Coronary Artery Disease*</b> – the date you are diagnosed with coronary artery disease.	25%

\*If you receive the 25% benefit for coronary artery disease and are later diagnosed with a different covered specified disease, we will pay the face amount less the amount you received for coronary artery disease. Actual payment of the Coronary Artery Disease Benefit will be delayed until coronary artery bypass surgery is performed. We will not pay more than 100% of the face amount. Please see definitions and exclusions on the back of this brochure.

## Use Benefits Where They're Needed Most

Our specified disease insurance pays a lump sum benefit upon diagnosis of a covered specified disease for you to use where it's needed most. Coverage is available for you and your spouse.

We will pay for the specified disease listed if the date of diagnosis is after the waiting period and during the time the policy is in force. Please see definitions and exclusions on the back of this brochure.

## Health Screening Benefit

### \$50 Per Calendar Year No Lifetime Limit

New technology can help improve your chances of surviving a serious disease through early detection and treatment. We will pay benefits for these screening tests if the test is performed or if a specified disease is diagnosed after the waiting period and while your policy is in force.

- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Bone marrow testing
- Blood test for triglycerides
- Serum cholesterol test to determine levels of HDL and LDL

## Did you know?

- *Stroke is a leading cause of serious, long-term disability in the United States.*  
Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.
- *On average, every 45 seconds someone in the United States has a stroke.*  
Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.
- *1 in 3 men and women has some form of cardiovascular disease.*  
Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.



## Premiums

Premiums are based on your age at issue and your tobacco status. Your premium does not increase as you get older. Premiums will vary based on the amount of coverage you select. The policy is guaranteed renewable as long as the premiums are paid when they are due or within the grace period, up to the date of payment of 100% of the face amount for specified disease. Premiums can be changed only if we change them on all policies of this form number in force in the state of NY.

Your face amount \$ \_\_\_\_\_

Your premium,  
per pay period \$ \_\_\_\_\_

### No Claim Form Needed

To receive payment for your health screening benefit, you may simply call our toll-free Customer Service number, 1-800-325-4368, with the medical information.

## THIS IS A LIMITED POLICY.

### DEFINITIONS

**Heart Attack**—A heart attack (myocardial infarction) means the ischemic death of a portion of heart muscle as a result of inadequate blood supply. The diagnosis must be based on the following criteria:

- associated new electrocardiographic (EKG) changes consistent with ischemic injury; and
- elevation of cardiac enzymes; or
- other clinical information to support the diagnosis of heart attack (myocardial infarction) such as confirmatory imaging studies such as thallium scans, MUGA scans, or stress echocardiograms. In the event of death, an autopsy confirmation and death certificate identifying heart attack (myocardial infarction) as the cause of death will be accepted.

**Stroke**—A stroke means a cerebrovascular event causing permanent neurological damage to brain tissue that results in a permanent neurological deficit, including infarction, hemorrhage or embolization of brain tissue from an extracranial source. The diagnosis must be based on:

- permanent neurological deficits and
- confirmatory neuroimaging studies.

Transient ischemic attacks are not strokes or any other disease covered by this policy and are specifically excluded.

**Major Organ Transplant** means clinical evidence of major organ failure of such severity that the organ functions in a way inadequate to support life and requires the malfunctioning organ to be replaced with the organ from a suitable donor.

In order for the Major Organ Transplant benefit to be provided, your physician must recommend major organ transplant and you are registered with the United Network of Organ Sharing (UNOS).

**End Stage Renal Failure**—End stage renal failure means chronic irreversible failure of the function of both kidneys such that hemodialysis or peritoneal dialysis is required to sustain life.

**Coronary Artery Disease**—Coronary Artery Disease means diagnosis of at least 75% cross-sectional occlusion of one or more major coronary arteries (left main, left anterior descending, circumflex or right coronary artery). Your physician must recommend you undergo coronary artery bypass surgery.

**Waiting Period** means the first thirty days following the effective date of this policy. No benefits will be paid for a covered specified disease which has a date of diagnosis during the waiting period. If the date of diagnosis of a specified disease occurs during the waiting period, we will void the policy and refund any premium paid.

### EXCLUSIONS

We will not pay benefits for a specified disease or surgery that occurs as a result of the following:

- your being diagnosed with a specified disease during the waiting period. If you are diagnosed with a specified disease during the waiting period, we will void the policy and refund all premiums paid.
- your participation in a felony, riot or insurrection.
- self-inflicted injuries.
- your committing or attempting to commit suicide.
- your involvement in war or any act of war, even if it is not declared.

### OTHER EXCLUSIONS

We will not pay the Specified Disease Benefit for the following: pre-malignant conditions or conditions with malignant potential; or transient ischemic attacks. Transient ischemic attacks are not considered strokes or any other type of disease covered by this policy.

This brochure highlights the benefits of policy form CI-W-NY-PR. 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**.

Colonial Supplemental Insurance Division products are underwritten by:

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