

# Specified Disease Insurance for Critical Illness



For more information,  
talk with your  
benefits counselor.

ColonialLife.com

If you're diagnosed with a covered specified disease or surgery, 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: <sup>1</sup>	This percentage of the face amount is payable:
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 <sup>2</sup>	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 disease or surgery has been paid.

### Subsequent diagnosis of a different specified disease<sup>3</sup>

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

### Subsequent diagnosis of the same specified disease<sup>3</sup>

If you receive a benefit for a specified disease or surgery, and later you are diagnosed with the same specified disease or surgery, 25% of the original face amount is payable. Coronary artery bypass graft surgery/disease<sup>2</sup> does not qualify.



ColonialLife.com

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.

3 Dates of diagnoses of a covered specified disease or surgery must be separated by at least 180 days.

THIS 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-PL5-MA, CI-1.0-PL6-MA or CI-1.0-PL9-MA. Please see your Colonial Life benefits counselor for details.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC  
©2017 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.