

# Critical Illness Insurance



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



**COLONIAL**  
SUPPLEMENTAL INSURANCE

*for what happens next<sup>®</sup>*



# Help preserve your lifestyle with ...Colonial's Critical Illness Insurance

**Chances are, you know someone who has faced a critical illness, so you know the physical and emotional drain an illness can impose. But have you thought about the financial problems a critical illness 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 critical illnesses 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 critical illness 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 Colonial's critical illness 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?** Critical illness 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 critical illness 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 Critical Illnesses	
Benefits are payable if you are diagnosed with one of the following critical illnesses 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 critical illnesses, combined.	We will pay this percentage of the face amount:
<b>Cancer</b> – the date the tissue specimen, blood samples and/or titer(s) are taken, on which the first diagnosis of cancer is based.	100%
<b>Heart Attack</b> – the date that the death (infarction) of a portion of the heart muscle occurred, based on the criteria listed under the heart attack definition.	100%
<b>Stroke</b> – the date a stroke occurred, based on documented neurological deficits and neuroimaging studies.	100%
<b>Major Organ Transplant</b> – the date the surgery occurs for covered transplants.	100%
<b>End Stage Renal Failure</b> – the date your doctor or physician recommends that you begin renal dialysis.	100%
<b>Coronary Artery Bypass Surgery*</b> – the date the surgery occurs for covered coronary artery bypass surgery.	25%
<b>Carcinoma In Situ*</b> – the date the tissue specimen, blood samples and/or titer(s) are taken, on which the first diagnosis of carcinoma in situ is based.	25%

\*If you receive the 25% benefit for coronary artery bypass surgery and/or carcinoma in situ and are later diagnosed with a different covered critical illness, we will pay the face amount less the amount(s) you received for coronary artery bypass surgery and/or carcinoma in situ. We will not pay more than 100% of the face amount for all critical illnesses, combined.

## Use Benefits Where They're Needed Most

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

We will pay for the critical illnesses listed if the date of diagnosis is after the waiting period and during the time the policy is in force. The face amount reduces by 50% on the first policy anniversary after your 75th birthday. 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 illness through early detection and treatment. We will pay benefits for the following screening tests if the test is performed after the 30-day waiting period and while your policy is in force.

- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Bone marrow testing
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)
- Chest X-Ray
- Colonoscopy
- Hemocult stool analysis
- Serum Protein Electrophoresis (blood test for myeloma)
- Serum cholesterol test to determine levels of HDL and LDL
- Breast ultrasound
- CA125 (blood test for ovarian cancer)
- Flexible sigmoidoscopy
- PSA (blood test for prostate cancer)
- Thermography
- Blood test for triglycerides

### Mammography Benefit -- \$50 Per Calendar Year

We will pay this benefit for:

- one baseline mammogram if you are between the ages of 35 and 39;
- one mammogram every two years if you are 40 to 49 years of age, or more frequently if recommended by your physician; and
- one mammogram each year if you are 50 years of age or older.

### Pap Smear Benefit -- \$50 Per Calendar Year

We will pay this benefit for an annual pap smear if recommended by your doctor.

## Did you know?

- *1 in 3 men and women has some form of cardiovascular disease.*  
Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.
- *In the U.S., men have a one in two lifetime risk of developing cancer; women have a risk of one in three.*  
Cancer Facts & Figures, 2007



## 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 critical illness. Premiums can be changed only if we change them on all policies of this kind in force in the state where the policy is issued.

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

**Cancer** means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Diagnosis must be confirmed by a physician in accordance with professional standards at the time of claim.

The following are not to be construed as cancer for purposes of the policy: pre-malignant conditions or conditions with malignant potential; benign tumors or polyps; carcinoma in situ; that is, in the natural or normal place, confined to the site of origin without having invaded neighboring tissue; basal cell carcinoma and squamous cell carcinoma of the skin; and melanoma that is diagnosed as Clark's Level I or II or Breslow less than .75mm.

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

- associated new electrocardiographic (EKG) changes consistent with injury; and
- elevation of cardiac enzymes; and
- 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 as the cause of death will be accepted.

**Stroke** means a cerebrovascular event resulting in permanent neurological damage, including infarction, hemorrhage or embolization of brain tissue from an extracranial source. Transient ischemic attacks are specifically excluded. The diagnosis must be based on:

- documented neurological deficits; and
- confirmatory neuroimaging studies.

**Major Organ Transplant** means undergoing surgery as a recipient of a transplant of a human heart, lung, liver, kidney, or pancreas.

**End Stage Renal Failure** means chronic irreversible failure of the function of both kidneys such that you must undergo regular hemodialysis or peritoneal dialysis (at least weekly).

**Coronary Artery Bypass Surgery** means undergoing open heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, but excluding procedures such as, but not limited to: balloon angioplasty, laser relief, stents or other non-surgical procedures.

**Carcinoma In Situ** means cancer that is in the natural or normal place, confined to the site of origin without having invaded neighboring tissue.

**Doctor or Physician** means a person or practitioner, other than yourself or a family member, who:

- is legally licensed by the state to practice a healing art;
- performs services for you which are allowed by his/her license; and
- performs services for which benefits are provided by the policy.

**Pathologist** means a doctor, other than yourself or family member, who is licensed to practice medicine and who is also licensed to practice pathologic anatomy by the American Board of Pathology. A pathologist also means an osteopathic pathologist who is certified by the Osteopathic Board of Pathology.

**Waiting Period** means the first 30 days following the effective date of the policy. No benefits will be paid for a covered specified critical illness which occurs during the waiting period.

### EXCLUSIONS

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

- your being diagnosed with a specified critical illness during the waiting period.
- your participating or attempting to participate in a felony or working at an illegal job.
- your intentionally causing a self-inflicted injury.
- your committing or attempting to commit suicide, whether sane or insane.
- your involvement in any period of armed conflict, even if it is not declared

### OTHER EXCLUSIONS

We will not pay the specified critical illness benefit for the following: transient ischemic attacks; balloon angioplasty; laser relief or other like procedures; pre-malignant conditions or conditions with malignant potential; basal cell carcinoma and squamous cell carcinoma of the skin; or melanoma that is diagnosed as Clark's Level I or II or Breslow less than .75mm.

This brochure highlights the benefits of policy form CI(98)-WC-CA. 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.**

**CA LIC#** \_\_\_\_\_

*Product not available in all states.*

Colonial Supplemental Insurance products are underwritten by:

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