

Group Critical Illness Insurance



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



COLONIAL
SUPPLEMENTAL INSURANCE

for what happens next®

Help preserve your lifestyle with Group Critical Illness Insurance



Chances are, you know someone who has faced a critical illness, so you know the physical and emotional drain such an illness can impose. But have you thought about the financial problems a critical illness can bring?

Fortunately, survival rates for critical illness 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 carefully plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. The benefits you receive from critical illness insurance from Colonial Life & Accident Insurance Company (Colonial) can help provide financial protection, whatever your situation.

Specified Critical Illnesses

Benefits are payable if you are diagnosed with one of the following specified critical illnesses in each category and the date of the diagnosis is while your coverage is in force (see the outline of coverage for complete details and definitions including exclusions and limitations that apply). We will not pay more than 100% of the face amount for illnesses in each category. The face amount reduces by 50% on the first certificate anniversary date after the named insured's 75th birthday.

On average, every 45 seconds someone in the United States has as stroke.

Heart Disease and Stroke Statistics, 2007 Update, American Heart Association.

Category I		
Specified Critical Illness	Date of Diagnosis	% of Face Amount
Heart Attack (Myocardial Infarction)	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%
Transplant as the Result of Heart Failure	the date the surgery occurs for heart transplant.	100%
Stroke	the date a stroke occurred, based on neuroimaging studies consistent with an acute or subacute abnormality and presence of documented neurological deficits persisting for at least 30 days.	100%
Bypass Surgery as the Result of Coronary Artery Disease¹	the date the surgery occurs as a result of covered coronary artery disease.	25%

¹We will pay the benefit for bypass surgery as the result of coronary artery disease only once per lifetime per covered person.



Over 50 percent of bankruptcies are medically related.

"Illness and Injury as contributors to Bankruptcies,"

Health Affairs, Feb. 2005.

■ Use Benefits Where They're Needed Most

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

If a covered person receives a percentage of the face amount for one specified critical illness within a category and then becomes eligible for benefits for another specified critical illness within the same category, the percentage of the face amount he receives for the subsequent specified critical illness is 100% minus the percentage of the face amount he received for the previous specified critical illness.

If benefits have been paid for a specified critical illness within one category, benefits may be payable for another specified critical illness within a different category if the date of diagnosis is at least 180 days from the date of diagnosis of the preceding specified critical illness.

Category 2		
Specified Critical Illness	Date of Diagnosis	% of Face Amount
Transplant as the result of a Major Organ Failure other than Heart	the date the surgery occurs for major organ transplant.	100%
End Stage Renal Failure	the date regular hemodialysis or peritoneal dialysis begins.	100%
Blindness	the date the physician confirms irreversible reduction of sight continued for a period of 180 consecutive days.	100%
Permanent Paralysis (due to a Covered Accident)	the date your physician confirms the permanent paralysis continued for a period of 180 consecutive days.	100%

■ Recurrence Benefit

This benefit may be payable if a covered person is diagnosed at least 18 months later with the same critical illness for which a benefit was paid previously provided that the covered person has not received treatment during that 18 months for the specified critical illness. The Recurrence Benefit amount is 25% of the previously paid benefit. The Recurrence Benefit applies only to Categories 1 or 2. No more than one Recurrence Benefit will be paid per category. See the outline of coverage for complete details.

■ Wellness Benefit

\$50 Per Calendar Year No Lifetime Limit

We will pay a benefit for one of these screening tests if the test is performed while your coverage is in force. This benefit is payable once per calendar year per covered person.

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

■ No Claim Form Needed

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

This coverage has limitations, including a pre-existing conditions limitation, that may affect benefits payable. Most benefits require that a charge be incurred. See the Outline of Coverage for complete details of benefits, exclusions and limitations. Coverage may not be available and may vary by state. Colonial has the right to change the premium.

Benefit Worksheet*For use by Colonial representative*☐ **Flexible Benefit****Coverage: (check one)**☐ **Employee
(Named Insured)**☐ **Employee and Dependent Children
(One-Parent Family)**☐ **Employee, Spouse and Dependent Children
(Two-Parent Family)****Premium per Pay Period \$** _____**Monthly Premium for Policy \$** _____

Additional Features

- Benefits are paid regardless of other insurance you may have with other insurance companies.
- Benefits are paid directly to you unless you specify otherwise.
- Coverage is available for you, your spouse and your family.

This brochure highlights the benefits of certificate form GCI-C (including state abbreviations where used). This is not an insurance contract and only the actual policy provisions will control. The certificate sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR CERTIFICATE CAREFULLY.

This brochure is not complete without the Outline of Coverage, GCI-C-O and state abbreviations where used.

The Colonial Advantage

- A leader in the supplemental insurance industry.
- Communications and benefits education to help you understand the benefits you have — and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual needs, with premiums paid through convenient payroll deduction.
- Learn more about these and all of the advantages Colonial has to offer at www.coloniallife.com.

1 in 4 men and women has some form of cardiovascular disease.

Heart Disease and Stroke Statistics, 2005 Update, American Heart Association.

Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company

1200 Colonial Life Boulevard
Columbia, South Carolina 29210
www.coloniallife.com



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