

Critical Illness 1.0

Colonial Life's individual Specified Critical Illness 1.0 insurance helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a critical illness. It provides a lump sum benefit to help with the out-of-pocket medical and non-medical expenses of employees who suffer a critical illness.

Benefits are paid directly to the covered person unless they specify otherwise.

As the employer, you may choose *one* of the following plan types to offer to your employees.

- Critical Illness
- Critical Illness with Health Screening

An employee can choose to add cancer as a covered condition for additional premium.

Coverage is available to: Employee; Spouse (as the named insured); Employee and Spouse; Employee and Dependent Children; Spouse and Dependent Children; and Employee, Spouse and Dependent Children.

Face amounts for the employee range from \$5,000 - \$100,000 (amounts greater than \$75,000 require underwriting approval), in \$1,000 increments. Spouse coverage (as a named insured) is available in face amounts from \$5,000 to \$40,000. If a spouse is covered under the employee's plan, their face amount is 50% of the employee's coverage. If dependent child(ren) are covered, their face amount is 25% of the named insured's coverage.

Benefits

Critical Illness benefits

Benefits are paid as a lump-sum payment for the following specified critical illnesses when the covered person is diagnosed:

100% of face amount per covered person

- Heart Attack (Myocardial Infarction)
- Stroke
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Cancer (if selected by Employee)
- Permanent Paralysis due to a Covered Accident
- Coma
- Blindness
- Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D

25% of face amount per covered person

- Coronary Artery Bypass Graft Surgery
- Carcinoma in Situ (if selected by Employee)

The Maximum Benefit Amount for the policy is 100% of the face amount for each covered person.

Proposal applicable to CT

This information is only intended for proposal use with employers.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

11/13 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210 PS01498

Wellness (Health Screening Benefit) – *if selected by the Employer*

\$50 payable once per year per covered person for 24 health screening tests such as:

- Stress test on a bicycle or treadmill
- Serum cholesterol test to determine levels of HDL and LDL
- Carotid doppler
- Electrocardiogram (ECG/EKG)
- Echocardiogram (ECHO)
- Chest x-ray
- Colonoscopy
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)

Cancer Vaccine Benefit (if Cancer coverage is selected by the Employee)

- \$50 payable once per covered person per lifetime if a covered person incurs a charge for and receives any cancer vaccine approved by the FDA for the prevention of cancer.

Features

- This product allows you to provide additional benefits at no direct cost to you to help you attract and keep top talent.
- Coverage is portable – an employee can continue their coverage if they change jobs or retire.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits may be used however the covered person chooses. Typical uses include:
 - Out-of-pocket medical and non-medical expenses
 - Home health care needs/home modifications
 - Recovery and rehabilitation
 - Child care or caregiver expenses
 - Travel expenses to and from treatment centers

Eligibility Requirements

- Issue ages 17-70 for both the employee and spouse.
- The employee is actively working at least 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

To offer this plan, we require only 3 eligible applicants.

Please see Underwriting section for additional information.

Premium Information

Premiums are based on plan type chosen, age, and tobacco status.

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Sample Monthly Premiums (Employee only)
\$25,000 face amount

Critical Illness			Crit III + Hlth Screening		
Issue Age	Non-tobacco	Tobacco	Issue Age	Non-tobacco	Tobacco
17-24	\$7.75	\$10.00	17-24	\$9.65	\$11.90
25-29	\$9.50	\$13.00	25-29	\$11.40	\$14.90
30-34	\$11.25	\$16.75	30-34	\$13.15	\$18.65
35-39	\$14.75	\$23.75	35-39	\$16.65	\$25.65
40-44	\$19.25	\$30.75	40-44	\$21.15	\$32.65
45-49	\$25.50	\$39.75	45-49	\$27.40	\$41.65
50-54	\$33.50	\$51.25	50-54	\$35.40	\$53.15
55-59	\$42.25	\$66.00	55-59	\$44.15	\$67.90
60-64	\$53.75	\$81.00	60-64	\$55.65	\$82.90
65-70	\$61.00	\$93.00	65-70	\$62.90	\$94.90
Critical Illness + Cancer			Crit III + Hlth Screening + Cancer		
Issue Age	Non-tobacco	Tobacco	Issue Age	Non-tobacco	Tobacco
17-24	\$11.50	\$15.50	17-24	\$13.40	\$17.40
25-29	\$16.00	\$22.75	25-29	\$17.90	\$24.65
30-34	\$20.50	\$32.00	30-34	\$22.40	\$33.90
35-39	\$25.75	\$42.25	35-39	\$27.65	\$44.15
40-44	\$33.00	\$53.00	40-44	\$34.90	\$54.90
45-49	\$43.50	\$68.50	45-49	\$45.40	\$70.40
50-54	\$62.50	\$96.00	50-54	\$64.40	\$97.90
55-59	\$78.25	\$124.00	55-59	\$80.15	\$125.90
60-64	\$106.25	\$162.00	60-64	\$108.15	\$163.90
65-70	\$118.75	\$182.75	65-70	\$120.65	\$184.65

Definition

Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

What is Not Covered

We will not pay benefits for a Specified Critical Illness that occurs as a result of a covered person's:

- Alcoholism or Drug Addiction
- Felonies or Illegal Occupations
- Intoxicants or Narcotics
- Pre-existing Conditions -We will not pay a benefit for a pre-existing condition that occurs during the 12 month period after the Coverage Effective Date for this policy.
- Psychiatric or Psychological Conditions
- Suicide or Self-Inflicted Injuries
- War or Armed Conflict

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy, or see your Colonial Life benefits counselor.

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