

Critical Illness

Critical Illness insurance helps you maintain financial security during the expensive recovery period after an illness has been diagnosed.

INFORMATION TERMS

Colonial Life's Group Critical Illness & Cancer Benefits

When life takes an unexpected turn, your focus should be on recovery - not finances. Colonial Life's group critical illness and cancer insurance plan will help relieve some of your financial worries by providing a **lump-sum benefit** payable directly to you to use as needed.

Critical Illness [Brochure](#)



Benefits Story Preparing for a Lifelong Journey

"Rebecca was born with down syndrome. Her parents' critical illness and cancer coverage provided a benefit that can help cover expenses related to Rebecca's care and her changing needs."

How their coverage helped:

- A hospital stay and treatment for corrective heart surgery
- Physical strength to build muscle strength
- Special needs daycare

"for illustrative purposes only"

Coverage Amount: \$10,000, \$20,000 or \$30,000

For spouse/eligible dependent children, the face amount will be 50% of the employee's face amount.

Critical Illness & Cancer Benefits

(for a full list of covered benefits, please refer to your Plan Documents)

Covered Condition	% of Applicable Coverage Amount
Benign brain tumor	100%
Coma	100%
Heart Attack (myocardial infarction)	100%
Coronary Artery Disease	25%

Covered Cancer Condition	% Of Applicable Coverage Amount
Invasive Cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin Cancer initial diagnosis	\$400 per lifetime

Key Benefits (for more information, talk with your benefits counselor)

- Available coverage for spouses and eligible dependent children at 50% of your coverage amount.
- Cover your eligible dependent children at no additional cost.
- No medical underwriting to qualify for coverage.
- Works alongside your health savings account (HSA)
- Benefits are payable regardless of your other insurance plans.

Subsequent diagnosis of a different critical illness:

- If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

Subsequent diagnosis of the same critical illness:

- If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness, 25% of the coverage amount is payable for that critical illness.

Reoccurrence of invasive cancer (including all breast cancer)

- If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 25% of the coverage amount is payable if treatment-free for at least 12 months and in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

Covered Condition	% of Applicable Coverage Amount
Cerebral Palsy	100%
Cleft Lip or Palate	100%
Cystic Fibrosis	100%
Down Syndrome	100%
Spina Bifida	100%

Additional covered conditions for dependent children:

1. Please refer to the certificate for complete definitions of covered conditions.

2. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.

3. Critical illnesses that do not qualify include: coronary artery disease; end stage renal (kidney) failure; loss of hearing; loss of sight; loss of speech; occupational infectious HIV or occupational infectious hepatitis B, C or D; and permanent paralysis due to a covered accident.

"The filed product name is Group Critical Illness and Cancer Specified Disease Insurance"

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether same or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Invasive Cancer (including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having invasive or non-invasive cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations

Wellbeing Assistance Benefit

The Wellbeing Assistance Benefit can help reduce the risk of serious illness through early detection of disease or risk factors.

Wellbeing Assistance Benefit: \$50

- Maximum of **one test** per covered person per calendar year; subject to a 30-day waiting period before the benefit is payable. The test must be performed after the waiting period.

Covered Tests	
<ul style="list-style-type: none">Blood Test for TriglyceridesBone Marrow TestingBRCA1 or BRCA2 testing (genetic test for breast cancer)Breast ultrasoundCA 15-3 (blood test for breast cancer)CA 125 (blood test for breast cancer)Carotid DopplerCEA (blood test for colon cancer)Chest x-rayColonoscopyEchocardiogram (ECHO)Electrocardiogram (EKG, ECG)Fasting blood glucose test	<ul style="list-style-type: none">Flexible SigmoidoscopyHemoccult stool analysisMammographyPAP SmearPSA (blood test for prostate cancer)Serum cholesterol for HDL and LDL levelsSerum protein electrophoresis (blood test for myeloma)Skin cancer biopsyStress test on stationary bike or treadmillThermographyThinPrep PAP testVirtual Colonoscopy

Please refer to the base plan brochure for state-specific filed product name

Colonial Life's Disclosures, Limitations, and Exclusions

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This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GC16000-P and certificate form GC16000-C (including state abbreviations where used, for example, GC16000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

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to schedule a call with a live Benefit Advisor for personalized assistance with your benefits enrollment, or call us at 800-617-8012

For further questions, please send us an email at benefitsupport@medsurf.co

CONTACT US

 MedSurf Data Partners LP

 800-617-8012