



Specified Critical Illness Insurance

Help employees with critical illness treatment costs

Employees never know when they could face a sudden critical illness, which can have a big impact on not only their health but also their finances. Even if employees have health insurance, a critical illness can lead to deductibles, co-payments and other out-of-pocket expenses.

You can help employees get the financial protection they need by offering specified critical illness insurance. This coverage can be employee-paid, so the employer can offer it at no direct cost to the company. And with flexible plan options, employees can get the coverage that best fits their needs.

Benefits and features¹

- **Health screening benefit**
This benefit helps reduce the risk of serious illness through early detection.
- **Subsequent diagnosis benefit²**
With this benefit, the policy can pay more than once if employees are diagnosed with a different critical illness or the same one.
- **Health savings account (HSA) options**
HSA-compliant options are available, so employers may provide coverage that can be used alongside employees' health savings accounts.
- **Portability**
Employees can take coverage with them if they change jobs or retire.
- **Guaranteed renewable**
This product is individually owned with no increase in premium or change in plan design if the employee changes jobs or retires.



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Covered critical illnesses

Specified critical illness insurance can help pay for costs associated with the following illnesses:³

- Heart attack (myocardial infarction)
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Permanent paralysis due to a covered accident
- Coma
- Blindness
- Occupational infectious HIV or occupational infectious hepatitis B, C or D
- Coronary artery bypass graft surgery/disease⁴
- Cancer (optional)
- Carcinoma in situ (optional)

Plan designs

You can choose from these plan options:

- Critical illness
- Critical illness + Health screening
- Critical illness + Subsequent diagnosis benefit (pays more than once)
- Critical illness + Health screening + Subsequent diagnosis
- Critical illness + Health screening + Subsequent diagnosis (HSA-compliant option)

Employer chooses:

- Cancer option, which includes a cancer vaccine benefit
- Lump-sum face amount

Talk with your Colonial Life benefits counselor to learn more.

- 1 Policies have exclusions and limitations that may affect benefits payable. The product, its name or its provisions may vary or be unavailable in some states. See a Colonial Life benefits representative for complete details.
- 2 Dates of diagnoses of a covered critical illness must be separated by at least 180 days. See policy language for complete details on coverage of subsequent diagnosis of the same or different critical illness.
- 3 Please refer to the policy for complete definitions of covered conditions.
- 4 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.

THIS POLICY PROVIDES LIMITED BENEFITS.

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