Specified Critical Illness Insurance

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

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of critical illnesses might have to pull from their savings or rely on other financial sources in their time of need.

Specified Disease Insurance helps fill the gaps in your health insurance.

With Colonial Life’s Specified Critical Illness Insurance, you’re paid a benefit that can help you cover:
- Deductibles, co-pays and co-insurance of your health insurance
- Home health care needs and household modifications
- Travel expenses to and from treatment centers
- Lost income
- Rehabilitation
- Child care expenses
- Everyday living expenses

You’re free to use the benefit however you choose.

And coverage is available for you and your eligible family members.

### Covered Specified Critical Illnesses

<table>
<thead>
<tr>
<th>For this illness…</th>
<th>We will pay this percentage of the face amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Attack (Myocardial Infarction)</td>
<td>100%</td>
</tr>
<tr>
<td>Stroke</td>
<td>100%</td>
</tr>
<tr>
<td>Major Organ Failure</td>
<td>100%</td>
</tr>
<tr>
<td>End Stage Renal (Kidney) Failure</td>
<td>100%</td>
</tr>
<tr>
<td>Permanent Paralysis due to a Covered Accident</td>
<td>100%</td>
</tr>
<tr>
<td>Coma</td>
<td>100%</td>
</tr>
<tr>
<td>Blindness</td>
<td>100%</td>
</tr>
<tr>
<td>Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D</td>
<td>100%</td>
</tr>
<tr>
<td>Coronary Artery Bypass Graft Surgery</td>
<td>25%</td>
</tr>
</tbody>
</table>

The Maximum Benefit Amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered Specified Critical Illnesses combined. The policy will terminate when the Maximum Benefit Amount for Specified Critical Illness has been paid.

This policy has exclusions and limitations. Premium will vary based on plan chosen. This is not an insurance contract and only the actual policy provisions will control. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Applicable to policy form CI-1.0 or CI-1.0-PL1 (including state abbreviations where used, such as CI-1.0-TX).

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

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
Colonial Life and Making benefits count are registered service marks of Colonial Life & Accident Insurance Company.

5/11

71755-2