

# Group Critical Illness Insurance

## Plan 1 Full



For more information,  
talk with your  
benefits counselor.

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If you're diagnosed with a covered critical illness or cancer, group critical illness insurance\* from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

\*The policy name is Critical Illness and Cancer Group Specified Disease Insurance.

**Face amount:** \$ \$5,000 - \$50,000

### Critical illness benefit

For the diagnosis of this covered critical illness condition: <sup>1</sup>	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Coma	100%
Permanent paralysis due to a covered accident	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease <sup>2</sup>	25%

### Subsequent diagnosis of a different critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and later you are diagnosed with a different critical illness, the original percentage of the face amount is payable for that particular critical illness.

### Subsequent diagnosis of the same critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and later you are diagnosed with the same critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: coronary artery bypass graft surgery/coronary artery disease<sup>2</sup> and occupational infectious HIV or occupational infectious hepatitis B, C or D.

## Diagnosis of cancer benefit

Covered cancer benefits	
For this condition: <sup>1</sup>	The amount payable is:
Diagnosis of cancer (internal or invasive)	100% of the face amount
Diagnosis of carcinoma in situ	25% of the face amount
Skin cancer	\$500

**Cancer treatment and care benefit:** \$ \$500 per calendar month for 12 months

This benefit is payable if you incur charges for one or more of the following for your treatment or care of cancer (internal or invasive) or carcinoma in situ:

- Hospice care
- Radiation
- Confinement
- Surgery
- Chemotherapy

**Cancer vaccine benefit:** ..... \$50

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your certificate is in force.



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

2 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.

3 Dates of diagnoses of a covered critical illness must be separated by at least 180 days.

THIS POLICY PROVIDES LIMITED BENEFITS.

Insureds in GA must be covered by comprehensive health insurance before applying for this coverage.

### EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit or Benefit Payable Upon Subsequent Diagnosis of Critical Illness that occurs as a result of a covered person's: accidents or sicknesses occurring while the certificate is not in force; alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; **psychiatric or psychological conditions**; suicide or injuries which any covered person intentionally does to himself; 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 critical illness.

### EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit, the Cancer Treatment and Care Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin 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 cancer (internal or invasive), carcinoma in situ or skin cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while you are covered under the policy, and who are continuously covered from the date of birth or adoption.

This is not an insurance contract and only the actual certificate provisions will control. Applicable to certificate form GCC1.0-C-GA. Please see your Colonial Life benefits counselor for details.