

Critical Illness Insurance

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

Help preserve your lifestyle with ...Colonial Life's Critical Illness Insurance

Have you thought about the financial problems a critical illness can cause?

Did you know?

Nearly a third (32%) of Americans report that their family has had problems paying medical bills in the past year, with 18% reporting bills in excess of \$1,000.

- Kaiser Tracking Poll, 2008 – Kaiser Family Foundation

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 the financial aid of family members 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	
For this illness...	We will pay this percentage of the face amount:
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal (Kidney) Failure	100%
Permanent Paralysis due to a Covered Accident	100%
Coma	100%
Blindness	100%
Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D	100%
Coronary Artery Bypass Graft Surgery	25%

The Maximum Benefit Amount for this policy is 3x the face amount for the Named Insured for all covered persons combined. The policy will terminate when the Maximum Benefit Amount for Specified Critical Illness has been paid. Please see the definitions, exclusions and other details in the Outline of Coverage.

You can use this coverage more than once

- **Subsequent Diagnosis... of a different Specified Critical Illness**

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with a *different* Specified Critical Illness, we will pay the percentage of the face amount shown on the chart to the left for the Specified Critical Illness diagnosed, up to the Maximum Benefit Amount payable.

- **Subsequent Diagnosis... of the same Specified Critical Illness**

If you receive a benefit for a Specified Critical Illness, and later you are diagnosed with the *same* Specified Critical Illness (except those listed below), we will pay 25% of your chosen face amount as shown on the Outline of Coverage, up to the Maximum Benefit Amount payable. *(Critical illnesses that do not qualify are: Coronary Artery Bypass Graft Surgery and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.)*

Dates of Diagnoses of Specified Critical Illnesses must be separated by at least 180 days.

Health Screening Benefit

\$50 per covered person per Calendar Year

New technology can help improve your chances of surviving a serious illness through early detection and treatment. We will pay this benefit if any covered person incurs a charge for and has any of the following screening tests performed while your policy is in force.

No Lifetime Limit

- 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)

24 tests included – See the Outline of Coverage for a complete list of tests.

How much Critical Illness Insurance do you need?

Are you prepared for the financial impact of a critical illness? Here are some sample costs to consider.*

Health insurance deductible (\$500)	\$ _____
Out-of-pocket medical costs (\$4,000 – may include hospital stay, physician co-pays, physical therapy, medical equipment, prescription co-pays)	\$ _____
Alternative treatments (16 sessions = \$2,400)	\$ _____
Home health care (2 weeks = \$800)	\$ _____
Child care (4 weeks = \$800)	\$ _____
Lodging near health facilities (5 nights = \$1,000)	\$ _____
Other expenses	\$ _____
Out-of-pocket expense total	\$ _____

*For illustrative purposes only. All figures are based on national averages. Your actual costs will vary.

Did you know?

1 in 3 men and women has some form of cardiovascular disease.

Heart Disease and Stroke Statistics – 2009 Update, American Heart Association

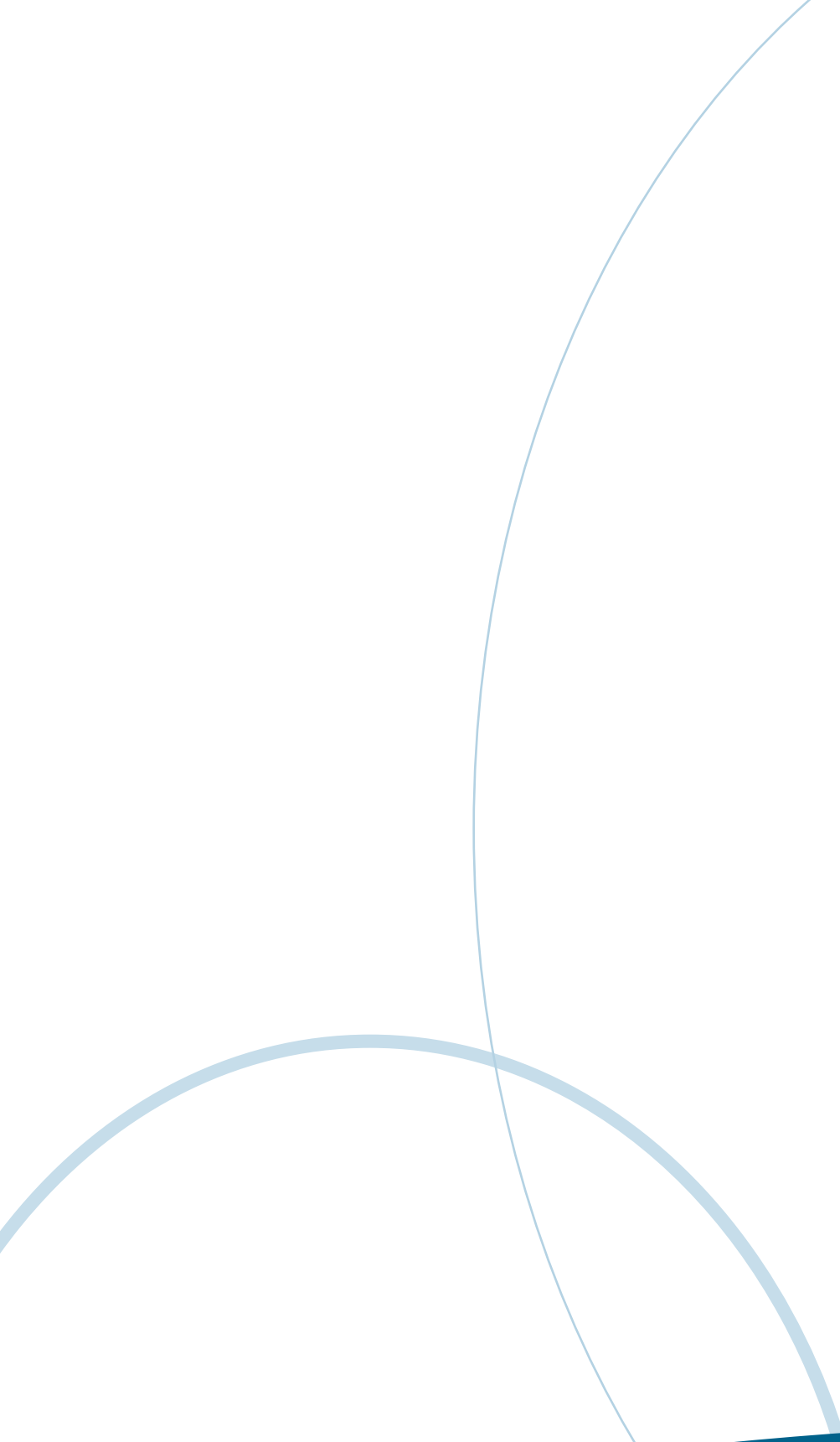
An estimated 1.2 million Americans will have a first or recurrent coronary attack this year.

Heart Disease and Stroke Statistics – 2009 Update, American Heart Association

Benefits are only payable for conditions diagnosed when the policy is in force.

This brochure highlights the benefits of policy form CI-1.0 or CI-1.0-PL6 (including state abbreviations where used, such as CI-1.0-TX). This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

This brochure is not complete without the Outline of Coverage, form number CI-1.0-O, and state abbreviations where used.



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Colonial LifeSM
Making benefits count.

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

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Critical Illness 1.0 w/Health Screening and
Subsequent Diagnosis