

# Specified Disease Insurance for Critical Illness



## 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 specified diseases or surgeries 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 Disease 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 Diseases/Surgeries

For this illness...	We will pay this percentage of the face amount:
Cancer	100%
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal (Kidney) Failure	100%
Permanent Paralysis due to a Covered Bodily Injury	100%
Coma	100%
Blindness	100%
Coronary Artery Bypass Graft Surgery	25%
Carcinoma in Situ	25%

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 Specified Diseases or Surgeries combined. The policy will terminate when the Maximum Benefit Amount for Specified Disease or Surgery has been paid.

Critical Illness 1.0 with Health Screening and Cancer-MA