

Cancer Insurance



If you are diagnosed with cancer,
how will you pay for what your health insurance won't?



COLONIAL
SUPPLEMENTAL INSURANCE

for what happens next[®]



Help protect yourself and your family from the high cost of cancer treatment with...

...Colonial's Cancer Insurance

The risk of developing cancer, unfortunately, is very real.

In the U.S., men have a 1 in 2 lifetime risk of developing cancer, and for women the risk is 1 in 3.¹ As serious as the threat of cancer may be, new and improved medical treatments are being introduced, and studies are showing that regular screening tests can detect some cancers in the early stages.¹

The five-year relative survival rate for screening-accessible cancers is about 85 percent. If all Americans participated in regular cancer screenings, this rate could increase to 95 percent.¹ But with high technology come high costs. The American Cancer Society reports that cancer costs Americans more than \$172 billion annually.¹ And much of that amount is considered indirect or hidden costs not covered by major medical plans.

Colonial Supplemental Insurance cancer coverage offers the protection you need to concentrate on what is most important — your care.

Features of Colonial's Cancer Insurance:

1. Pays regardless of any other insurance you have with other insurance companies.
2. Provides a cancer screening benefit that you can use even if you are never diagnosed with cancer.
3. Guaranteed renewable as long as premiums are paid when due.
4. Benefits paid directly to you unless you specify otherwise.
5. You can take your coverage with you even if you change jobs or leave your employer.
6. Flexible coverage options for employees and their families.

Direct Costs Most Major Medical Plans Cover:

37%

- Hospital charges
- Surgeon fees
- Physician fees
- Medication and drug costs
- Radiological fees
- Nursing costs

Indirect Costs You Pay:

63%

- Loss of wages or salary
- Deductibles or coinsurance
- Travel expenses to and from treatment centers
- Lodging and meals
- Child care



About 1,372,910 new cancer cases are expected to be diagnosed in 2005.¹

We will pay benefits if certain routine cancer screening tests are performed or if cancer is diagnosed after the waiting period and while your policy is in force.

■ Cancer Screening Benefit Tests*

- Pap Smear
- ThinPrep Pap Test
- CA125 (Blood test for ovarian cancer)
- Mammography
- Breast Ultrasound
- CA 15-3 (Blood test for breast cancer)
- PSA (Blood test for prostate cancer)
- Chest X-ray
- Biopsy of Skin Lesion
- Colonoscopy
- Virtual Colonoscopy
- Hemocult Stool Analysis
- Flexible Sigmoidoscopy
- CEA (Blood test for colon cancer)
- Bone Marrow Aspiration/Biopsy
- Thermography
- Serum Protein Electrophoresis (Blood test for Myeloma)

*See the Outline of Coverage for Cancer Screening Benefits payable, as well as exclusions and limitations of this coverage.

To file a claim for a Cancer Screening Benefit test, it is not necessary to complete a claim form. Call our toll-free Customer Service number, 1-800-325-4368, with the medical information.

■ Additional Invasive Diagnostic Procedure

If abnormal results are received from a Cancer Screening Benefit test.

■ Inpatient Benefits

- Hospital Confinement
- Hospital Confinement in a U.S. Government Hospital
- Ambulance
- Air Ambulance
- Private Full-Time Nursing Services

■ Treatment Benefits (In-or Outpatient)

- Radiation/Chemotherapy
- Antinausea Medication
- Blood/Plasma/Platelets/Immunoglobulins
- Experimental Treatment
- Hair Prosthesis/External Breast/Voice Box Prosthesis
- Supportive/Protective Care Drugs and Colony Stimulating Factors
- Medical Imaging Studies
- Bone Marrow Stem Cell Transplant
- Peripheral Stem Cell Transplant

■ Transportation/Lodging Benefits

- Transportation
- Companion Transportation
- Lodging

■ Surgical Procedures Benefits

- Surgical Procedures (including skin cancer)
- Anesthesia (including skin cancer)
- Second Medical Opinion
- Reconstructive Surgery
- Prosthesis/Artificial Limb
- Outpatient Surgical Center

■ Extended Care Benefits

- Skilled Nursing Care Facility
- Family Care
- Hospice
- Home Health Care Service
- Waiver of Premium

■ Initial Diagnosis of Skin Cancer

We will pay this benefit for the first diagnosis of skin cancer.

¹Cancer Facts & Figures, American Cancer Society, 2005.

This policy has limitations that may affect benefits payable. Most benefits require that a charge be incurred. See the Outline of Coverage for complete details of benefits, exclusions and limitations. Policy may not be available and may vary by state.

Benefit Worksheet

For use by Colonial representative

Flexible Benefit

Coverage: (check one)

- Employee (Individual)
 Employee and Dependent Children (One-Parent Family)
 Employee, Spouse and Dependent Children (Two-Parent Family)

Premium per Pay Period \$ _____

Monthly Premium for Policy \$ _____

The premium will vary based on level of coverage and benefits selected.

This brochure highlights the benefits of policy form C1000 (including state abbreviations where used). 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 C1000-O and state abbreviations where used).



Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company

1200 Colonial Life Boulevard,
Columbia, South Carolina 29210

www.coloniallife.com

The Colonial Advantage

- A leader in the supplemental insurance industry.
- Communications and benefits education to help you understand the benefits you have — and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual needs, with premiums paid through convenient payroll deduction.
- Learn more about these and all of the advantages Colonial has to offer at www.coloniallife.com.



for what happens next®

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