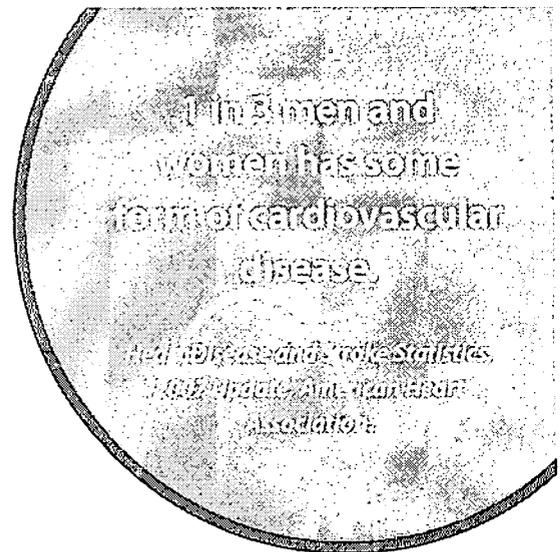


# Colonial Life Critical Illness Insurance

This Plan pays a lump-sum benefit (\$50,000 maximum for employees) for diagnosis of a covered critical illness.



## Benefits and Features:

- A lump-sum benefit upon diagnosis of a covered critical illness.
- Always includes a wellness (health screening) benefit.

Does not require insured to be terminally ill or die to receive the benefit.

- Coverage is available for employee-only and for spouse.
- Guaranteed renewable. The policy is guaranteed renewable until the maximum benefit is paid.
- Portable. The policyholder can retain coverage with no increase in premium if he or she changes jobs.

## Critical Illness Covered Illnesses

- Heart attack (myocardial infarction)
- Stroke
- Major organ transplant
- End stage renal failure
- Cancer (optional)
- Carcinoma in situ (available if cancer option is selected) pays a portion of face amount one time
- Coronary artery bypass surgery pays a portion of face amount one time

## Round out your employees' benefits package

Critical Illness Insurance plans complement major medical coverage by helping employees pay the direct and indirect costs associated with a specified critical illness. Colonial Life's Critical Illness product does not require the insured to survive a designated period prior to paying benefits.

## Group Cancer and Critical Illness Insurance

Colonial Life's group products offer the inherent advantages of individual products on a group platform. So in one product, you have the benefits flexibility, published rates and portability of the individual product combined with the underwriting and pricing advantages of a group product, all available at guaranteed issue as long as certain requirements are met.

Features	Individual	Traditional Group	Group "Hybrid"
<b>Employee Choice</b>	Many different benefit choices, such as coverage levels and optional benefits	More streamlined product with fewer benefit choices	More streamlined product with some benefit choices
<b>Premiums</b>	Published/individual rates – guaranteed renewable	Census/group rates – typically annual repricing and renewals	Published/group rates – infrequent repricing and renewals
<b>Premium Funding</b>	All employee paid	Employer paid with employee-pay option	Employee paid with employer-pay option
<b>Underwriting</b>	Simplified issue	Guaranteed issue with higher participation level than individual	Guaranteed issue with generally lower participation levels than traditional group
<b>Portability</b>	Maximum portability	Very limited or no portability	Very limited portability/ conversion options
<b>Situs State</b>	Not Applicable	Yes	Yes

### Key advantages to these products include:

- **Benefits Flexibility:** Like individual, Colonial Life's group products provide employees with flexibility in plan design allowing employers to choose benefits to meet their individual needs.
- **Enrollment Flexibility:** Although on-on-one sessions with a benefits professional is the most effective, Colonial Life's group products work well with a variety of enrollment methods, including group meeting enrollments using simple paper applications.

*Product availability and benefits may vary by state. Not all products may be available in all states. Ask your Colonial Life benefits counselor for complete details.*

**Colonial Life**

*Making benefits count.*

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.*