

Critical Illness 1.0

HSA Compliant Plan

Colonial Life's Individual Limited Benefit insurance helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a critical illness. It provides a lump sum benefit to help with the out-of-pocket medical and non-medical expenses of employees who suffer a critical illness.

A covered person may use this coverage in conjunction with a Health Savings Account (HSA).

Benefits are paid directly to the covered person unless they specify otherwise.

An employee can choose to add cancer as a covered condition for additional premium.

Coverage is available to: Employee; Spouse (as the named insured); Employee and Spouse; Employee and Dependent Children; Spouse and Dependent Children; and Employee, Spouse and Dependent Children.

Face amounts for the employee range from \$5,000 - \$100,000 (amounts greater than \$75,000 require underwriting approval), in \$1,000 increments. Spouse coverage (as a named insured) is available in face amounts from \$5,000 to \$40,000. If a spouse is covered under the employee's plan, their face amount is 50% of the employee's coverage. If dependent child(ren) are covered, their face amount is 25% of the named insured's coverage.

Benefits

Critical Illness with Subsequent Diagnosis

Benefits are paid as a lump-sum payment for the following specified critical illness when the covered person is diagnosed:

100% of face amount per covered person

- Heart Attack (Myocardial Infarction)
- Stroke
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Cancer (if selected by Employee)
- Permanent Paralysis due to a Covered Accident
- Coma
- Blindness
- Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D

25% of face amount per covered person

- Coronary Artery Disease
- Carcinoma in Situ (if selected by Employee)

Subsequent Diagnosis –

Employees can use this coverage more than once.

- If a covered person receives a benefit for a Specified Critical Illness and is later diagnosed with:
 - a *different* condition, this product will pay the percentage of the face amount shown in the Benefits Section above up to the Maximum Benefit Amount payable.
 - the *same* condition, this product will pay 25% of the face amount up to the Maximum Benefit Amount payable. (*Critical illnesses that do not qualify are: Cancer, Carcinoma in Situ, Coronary Artery Disease, Occupational Infectious HIV and Occupational Infectious Hepatitis B, C or D.*)
 - Dates of diagnoses of Specified Critical Illnesses must be separated by at least 180 days.
- The Maximum Benefit Amount for the policy is three times the face amount for the named insured for all covered persons combined.

Wellness (Health Screening Benefit)

\$50 payable once per year per covered person for 24 health screening tests such as:

- 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)

Cancer Vaccine Benefit (if Cancer coverage is selected by the Employee)

- \$50 payable once per covered person per lifetime if a covered person incurs a charge for and receives any cancer vaccine approved by the FDA for the prevention of cancer.

Features

- This product allows you to provide additional benefits at no direct cost to you to help you attract and keep top talent.
- Coverage is portable – an employee can continue their coverage if they change jobs or retire.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits may be used however the covered person chooses. Typical uses include:
 - Out-of-pocket medical and non-medical expenses
 - Home health care needs/home modifications
 - Recovery and rehabilitation
 - Child care or caregiver expenses
 - Travel expenses to and from treatment centers



Eligibility Requirements

- Issue ages 17-70 for both the employee and spouse.
- The employee is actively working at least 20 hours per week.
- The employee must have comprehensive coverage to purchase this policy.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

To offer this plan, we require only three eligible applicants.
Please see Underwriting section for additional information.

Premium Information

Premiums are based on plan type chosen, age, and tobacco status.

Sample Monthly Premiums (Employee only) \$25,000 face amount with Subsequent Diagnosis

Crit III + Hlth Screening		
Issue Age	Non-tobacco	Tobacco
17-24	\$8.15	\$10.65
25-29	\$10.15	\$14.15
30-34	\$12.65	\$19.40
35-39	\$19.90	\$29.65
40-44	\$24.15	\$39.15
45-49	\$32.65	\$51.65
50-54	\$44.15	\$67.90
55-59	\$55.90	\$88.15
60-64	\$71.90	\$109.15
65-70	\$81.65	\$124.65
Crit III + Hlth Screening + Cancer		
Issue Age	Non-tobacco	Tobacco
17-24	\$12.40	\$16.65
25-29	\$17.65	\$25.40
30-34	\$23.40	\$36.40
35-39	\$32.15	\$50.65
40-44	\$39.40	\$64.15
45-49	\$52.90	\$83.65
50-54	\$75.40	\$116.40
55-59	\$94.15	\$149.65
60-64	\$126.65	\$193.65
65-70	\$140.90	\$216.65

Definition

Pre-existing Condition means having a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the Policy Coverage Effective Date of this policy.

Proposal applicable to VT
 This information is only intended for proposal use with employers.
 Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
 11/13 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210 PS01584



What is Not Covered

We will not pay benefits for a Specified Critical Illness that occurs as a result of a covered person's:

- Felonies or Illegal Occupations
- Pre-existing Conditions -We will not pay a benefit for a pre-existing condition that occurs during the 12 month period after the Coverage Effective Date for this policy.
- Suicide or Self-Inflicted Injuries
- War

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please refer to an outline of coverage, sample policy, or see your Colonial Life benefits counselor.