



## Critical Illness Insurance

### You can't predict an illness, but you can be prepared

No matter where you are in life, you never know when you or a loved one could have a sudden illness. Fortunately, medical advancements and early detection are helping many people survive critical illnesses.

These technologies and tests can lead to increased medical expenses. With health insurance only covering some of these costs, an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities and child care.

Critical illness insurance from Colonial Life helps supplement your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness.



85% of heart attack  
victims survive.

## One family's journey

Everything was going great for John. To celebrate his promotion and 45th birthday, he went to dinner with his family. After returning home from the restaurant, John had a heart attack. Fortunately, he survived and had critical illness insurance to help with the bills while he recovered.



### MEDICAL EXPENSES

John's critical illness insurance helped him pay for the hospital bills that his medical insurance didn't cover.



### LIFESTYLE CHANGES

After recovering, John's cardiologist recommended that he exercise regularly, so John used part of his benefit to pay for a gym membership.



### REST & RELAXATION

With stress likely factoring into John's heart attack, he used part of his benefit to take a vacation, where he took the time to decompress.

*For illustrative purposes only*



## How it works

Critical illness insurance provides a lump-sum benefit that you can use to help pay for:

- Missed wages, bills and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses that you choose

The average cost per patient for the first 90 days after a stroke is \$15,000.

As cited by the National Institute of Neurological Disorders and Stroke, *Questions and Answers About Stroke* (2016).

Critical illness insurance can help with expenses from a major health event.



#### PREVENTION

To help make sure his heart stays healthy, John uses his annual health screening benefit to pay for his yearly stress test.



#### Covered critical illnesses\* may include:

- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Coronary artery bypass graft surgery (non-HSA) or coronary artery disease (HSA)

#### Additional covered illnesses may include:

- Cancer
- Carcinoma in situ
- Coma
- Blindness
- Occupational HIV or occupational Hepatitis B, C or D
- Permanent paralysis due to a covered accident



Every 10 minutes, someone is added to the organ donation waiting list.

U.S. Department of Health and Human Services, *Organ Donation Statistics*, <http://www.organdonor.gov/statistics-stories/statistics.html#morestats> (n.d., accessed Sept. 26, 2016)

#### Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about critical illness insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

## Additional coverage options

Talk with your benefits counselor to find out which of these benefits may be included in your coverage.

- **Health screening benefit** – You or a covered family member may receive a benefit for certain health screening tests, such as a fasting blood glucose test, chest X-ray, or PSA (blood test for prostate cancer).
- **Subsequent diagnosis benefit** – You may receive additional lump-sum benefits if diagnosed with a covered critical illness more than one time.
- **Cancer vaccine benefit** – You may receive a benefit if a covered person incurs a charge for any FDA-approved cancer vaccine.



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Talk with your Colonial Life benefits counselor to learn more about critical illness insurance.

\*Covered illnesses and their names may vary by state.

Please refer to the individual policy or the group certificate, as applicable, for complete definitions of covered conditions.

### **CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.**

For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Coverage has exclusions and limitations that may affect benefits payable.

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