Colonial Life℠

Making benefits count.

Cancer Insurance

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

Cancer 1000

coloniallife.com

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

…Colonial Life'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 86 percent.[1] If all Americans participated in regular cancer screenings, this rate could increase. But with high technology come high costs. The American Cancer Society reports that cancer costs Americans more than $206 billion annually.[1] And much of that amount is considered indirect or hidden costs not covered by major medical plans.

Colonial Life's cancer coverage offers the protection you need to concentrate on what is most important — your care.

Features of Colonial Life'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:

38%

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

Indirect Costs You Pay:

62%

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

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).

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 [2]
- 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
- Hemoccult 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

About 1,444,920 new cancer cases are expected to be diagnosed in 2007.[1]

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.

[1]Cancer Facts & Figures, American Cancer Society, 2007.

[2]ThinPrep is a registered trademark of Cytyc Corporation.

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 Life Benefits 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.

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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