

Specified Critical Illness Insurance



For more information, talk with your benefits counselor.

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If you're diagnosed with a covered critical illness, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount:	\$

Critical illness benefit

For the diagnosis of this covered critical illness condition: ¹	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease ²	25%

The maximum benefit amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered critical illnesses combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.



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- ${\bf 1}$ Please refer to the policy for complete definitions of covered conditions.
- 2 Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS

We will not pay benefits for a specified critical illness that occurs as a result of a covered person's: felonies or illegal occupations; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-AK, CI-1.0-DE or CI-1.0-TX. Please see your Colonial Life benefits counselor for details.