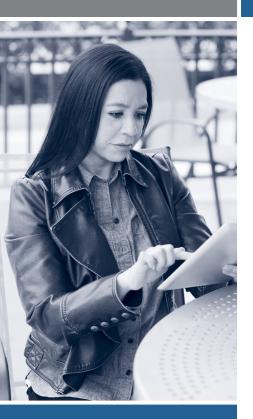
Colonial Life

Group Critical Illness Insurance Infectious Diseases Rider



For more information, talk with your benefits counselor.

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The sudden onset of an infectious or contagious disease can create unexpected circumstances for you or your family. The infectious diseases rider provides a lump sum which can be used toward health care expenses or meeting day-to-day needs. These benefits are for you as well as your covered family members.

Payable for each covered infectious disease once per covered person per lifetime

| COVERED INFECTIOUS DISEASE ¹ | PERCENTAGE OF APPLICABLE COVERAGE AMOUNT |
|--|---|
| Hospital confinement for seven or more consecutive days for treatment of the disease | |
| Antibiotic resistant bacteria (including MRSA) | 50% |
| Cerebrospinal meningitis (bacterial) | 50% |
| Diphtheria | 50% |
| Encephalitis | 50% |
| Legionnaires' disease | 50% |
| Lyme disease | 50% |
| Malaria | 50% |
| Necrotizing fasciitis | 50% |
| Osteomyelitis | 50% |
| Poliomyelitis | 50% |
| Rabies | 50% |
| Sepsis | 50% |
| Tetanus | 50% |
| Tuberculosis | 50% |
| Hospital confinement for 14 or more consecutive days for treatment of the disease | |
| Coronavirus disease 2019 (COVID-19) | 25% |



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1. Refer to the certificate for complete definitions of covered diseases.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR INFECTIOUS DISEASES RIDER

We will not pay benefits for a covered infectious disease that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a covered infectious disease.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX) and rider form R-GCI6000-INF. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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