

Group Critical Illness Insurance



Offer valuable financial protection for out-of-pocket costs

When employees experience a critical illness, they often have expenses that aren't covered by their health insurance. During these challenging times, group critical illness insurance can help employees focus on recovery and getting back to work sooner.

This coverage can be employee-paid, so the employer can offer it at no direct cost to the company. It's a simple way to strengthen a benefits package and give employees the options they need.

Group critical illness offers employers and employees:

Two products in one

Group critical illness insurance offers critical illness coverage, cancer coverage or both. Built-in flexibility and five plan design options can fit the diverse needs of any employer and their employees.

Lump-sum and ongoing benefits

Depending on the plan design selected, coverage can include:

- **Lump-sum diagnosis benefits** for covered critical illnesses (including subsequent diagnosis¹) and cancer
- **Cancer treatment and care benefit**, a key differentiator compared to products that cover diagnosis only

Simplified claims filing for the cancer treatment and care benefit

Unlike traditional cancer plans with schedule-based benefit payments that require documentation for each covered expense, the monthly cancer treatment and care benefit only requires proof of a single covered treatment per month to receive the full monthly benefit amount.

Flexible underwriting

Guaranteed issue – up to \$20,000 – is available for employee and family coverage. Other simple underwriting options are available, based on account size and participation.

Health savings account (HSA) options

HSA-compliant options are available for all plans, so employers may provide coverage that can be used alongside employees' health savings accounts.

Portability

Employees can take coverage with them if they change jobs or retire.

Plan design at a glance

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CRITICAL ILLNESS BENEFIT Includes lump-sum for covered critical illnesses and benefit payable upon subsequent diagnosis of a critical illness	■	■	■		
CANCER BENEFITS Includes lump-sum diagnosis of cancer benefit (100%) and diagnosis of carcinoma in situ benefit (25%); skin cancer benefit – \$500; cancer vaccine benefit – \$50	■	■		■	■
CANCER TREATMENT AND CARE BENEFIT Monthly benefit: \$500 or \$1,000; benefit periods: 12 or 24 months	■			■	
HEALTH SCREENING BENEFIT (optional – employer choice)	■	■	■	■	■
FIRST DIAGNOSIS BUILDING BENEFIT RIDER (optional – employee choice)	■	■	■	■	■

Employer choices²

BASIC OR FULL CRITICAL ILLNESS COVERAGE (Plans 1-3)	<p>Basic – Payable at 100% for heart attack, stroke, end-stage renal (kidney) failure, major organ failure; payable at 25% for coronary artery bypass graft surgery/disease</p> <p>Full – All basic conditions plus: Payable at 100% for coma, blindness, occupational infectious HIV or occupational infectious Hepatitis B, C or D, permanent paralysis due to a covered accident</p>
HSA-COMPLIANT PLAN OPTIONS	HSA-compliant option is available for plans 1-3. In HSA-compliant plans, coronary artery disease replaces coronary artery bypass graft surgery. Plans 4 and 5 are HSA-compliant.
HEALTH SCREENING BENEFIT	This benefit helps reduce the risk of serious illness through early detection. If this option is selected, employer chooses \$50 or \$100.

Employee choices²

FACE AMOUNT	\$5,000 to \$100,000 face amounts in \$1,000 increments
CANCER TREATMENT AND CARE BENEFIT	Monthly benefit: \$500 or \$1,000; benefit periods: 12 or 24 months
COVERAGE TYPE	Named insured (employee), named insured and spouse, one-parent family and two-parent family
FIRST DIAGNOSIS BUILDING BENEFIT RIDER	This rider adds \$1,000 in value each year for 10 years based on the critical illness and/or cancer benefits included in the plan chosen by the employer.

For more information, talk with your Colonial Life benefits representative.

- Dates of diagnoses of a covered critical illness must be separated by at least 180 days. See policy language for complete details on coverage of subsequent diagnosis of the same or different critical illness.
- Policies have exclusions and limitations that may affect benefits payable. The product, its name or its provisions may vary or be unavailable in some states. See a Colonial Life benefits representative for complete details.

THIS POLICY PROVIDES LIMITED BENEFITS.

Please refer to the policy for complete definitions of covered conditions.

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