



Group Critical Illness Insurance*

Plan 1

When life takes an unexpected turn due to a critical illness diagnosis, your focus should be on recovery – not finances. Colonial Life group critical illness insurance helps provide financial support by providing a lump-sum benefit payable directly to you for your greatest needs.

Coverage amount: _____

Critical illness benefit

| COVERED CONDITION ¹ | PERCENTAGE OF APPLICABLE COVERAGE AMOUNT |
|---|--|
| Benign brain tumor | 100% |
| Coma | 100% |
| End stage renal (kidney) failure | 100% |
| Heart attack (myocardial infarction) | 100% |
| Loss of hearing | 100% |
| Loss of sight | 100% |
| Loss of speech | 100% |
| Major organ failure requiring transplant | 100% |
| Occupational infectious HIV or occupational infectious hepatitis B, C, or D | 100% |
| Permanent paralysis due to a covered accident ² | 100% |
| Stroke | 100% |
| Sudden cardiac arrest | 100% |
| Coronary artery disease | 25% |

BENEFITS STORY

An unexpected moment changes life forever

Chris was mowing the lawn when he suffered a stroke. His recovery will be challenging and he's worried, since his family relies on his income.

How Chris's coverage helped

The lump-sum payment from his critical illness insurance helped pay for:



Co-payments and hospital bills not covered by his medical insurance



Physical therapy to get back to doing what he loves



Household expenses while he was unable to work

For illustrative purposes only.

Key benefits

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

Preparing for the unexpected is simpler than you think. With Colonial Life, you'll have the support you need to face life's toughest challenges.



For more information, talk with your benefits counselor.

Subsequent diagnosis of a different critical illness³

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

Subsequent diagnosis of the same critical illness³

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,⁴ 25% of the coverage amount may be payable for that critical illness.

Additional covered conditions for dependent children

| COVERED CONDITION ¹ | PERCENTAGE OF APPLICABLE COVERAGE AMOUNT |
|--------------------------------|--|
| Cerebral palsy | 100% |
| Cleft lip or palate | 100% |
| Cystic fibrosis | 100% |
| Down syndrome | 100% |
| Spina bifida | 100% |

1. Please refer to the certificate for complete definitions of covered conditions.
2. In WA, the covered condition is called Permanent Paralysis.
3. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.
4. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, loss of speech, and occupational infectious HIV or occupational infectious hepatitis B, C, or D.

*The filed product name in IA is Group Critical Illness Specified Disease Insurance. In FL and VT, the filed product name is Group Critical Illness Limited Benefit Insurance.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children 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 critical illness.

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). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

© 2022 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.



Group Critical Illness Insurance*

Progressive Diseases Rider

The debilitating effects of a progressive disease not only impact you physically, but financially as well. Changes in lifestyle may require home modification, additional medical treatment and other expenses. This benefit is for you as well as your covered family members.

Payable for each covered progressive disease if the covered person is unable to perform two or more activities of daily living and the 90-day elimination period has been met.¹ Payable once per covered person per lifetime.

| COVERED PROGRESSIVE DISEASE ² | PERCENTAGE OF APPLICABLE COVERAGE AMOUNT |
|--|--|
| Amyotrophic Lateral Sclerosis (ALS) | 25% |
| Dementia (including Alzheimer's disease) | 25% |
| Huntington's disease | 25% |
| Lupus | 25% |
| Multiple sclerosis (MS) | 25% |
| Muscular dystrophy | 25% |
| Myasthenia gravis (MG) | 25% |
| Parkinson's disease | 25% |
| Systemic sclerosis (scleroderma) | 25% |



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

1. Activities of daily living include bathing, continence, dressing, eating, toileting and transferring.
2. Please refer to the certificate for complete definitions of covered diseases.

*Plan 1 includes Critical Illness, Plan 2 includes Critical Illness and Cancer, plans 3 and 4 only include Cancer.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

EXCLUSIONS AND LIMITATIONS FOR PROGRESSIVE DISEASES RIDER

We will not pay benefits for a covered progressive 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 progressive 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-PD. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

© 2022 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.