Colonial Life®

Group Critical Illness Insurance*

Heart Benefits Rider



Certain types of cardiovascular disease can be treated with a variety of options. The heart benefits rider provides a lump-sum amount for a covered heart procedure which can be used to help with out-of-pocket expenses. These benefits are for you as well as your covered family members.

Payable once per covered person per calendar year

COVERED HEART PROCEDURE[1]	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Abdominal aortic aneurysm surgery	100%
Aortic valve replacement or repair	100%
Mitral valve replacement or repair	100%
Coronary artery bypass graft surgery	75%
Atherectomy	10%
Automatic Implantable (or internal) Cardioverter Defibrillator (AICD)	10%
Balloon angioplasty	10%
Heart catheterization	10%
Laser angioplasty	10%
Pacemaker placement	10%
Stent implantation	10%
Thrombectomy (clot removal) using catheters, such as AngioJet	10%

The rider provides a benefit for a covered heart procedure if it is the result of one of the following: acute coronary syndrome, atherosclerosis, coronary artery disease, cardiomyopathy, or valvular heart disease.

If two or more heart procedures occur on the same day, we may pay only one heart benefit. In addition, we may pay the larger of the two heart benefits.



For more information, talk with your benefits counselor.

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

1. Please refer to the certificate for complete definitions of covered procedures.

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 HEART BENEFITS RIDER

We will not pay benefits for a covered heart procedure 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 undergoes a covered heart procedure.

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-HB. 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.

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