

Supplemental Specified Critical Illness Insurance



If you're diagnosed with a covered critical illness or cancer, 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.

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%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery disease (HSA compliant plan)	25%

SPECIAL OPEN ENROLLMENT OPPORTUNITY- APPLY NOW GUARANTEED ISSUE UP TO A \$20,000 FACE AMOUNT

Critical Illness 1.0- HSA Compliant, with Subsequent Diagnosis Coverage with \$50 Health Screening Benefit

SAMPLE RATES: 20 PAYROLL DEDUCTIONS

Non-Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$5,000	17-24	\$1.92	\$2.94	\$1.92	\$2.94
	25-29	\$2.16	\$3.33	\$2.16	\$3.33
	30-34	\$2.46	\$3.81	\$2.46	\$3.81
	35-39	\$3.33	\$5.13	\$3.33	\$5.13
	40-44	\$3.84	\$5.91	\$3.84	\$5.91
	45-49	\$4.86	\$7.50	\$4.86	\$7.50
	50-54	\$6.24	\$9.63	\$6.24	\$9.63
	55-59	\$7.65	\$11.76	\$7.65	\$11.76
60-64	\$9.57	\$14.73	\$9.57	\$14.73	

Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$5,000	17-24	\$2.22	\$3.42	\$2.22	\$3.42
	25-29	\$2.64	\$4.08	\$2.64	\$4.08
	30-34	\$3.27	\$5.07	\$3.27	\$5.07
	35-39	\$4.50	\$6.90	\$4.50	\$6.90
	40-44	\$5.64	\$8.67	\$5.64	\$8.67
	45-49	\$7.14	\$10.98	\$7.14	\$10.98
	50-54	\$9.09	\$13.98	\$9.09	\$13.98
	55-59	\$11.52	\$17.70	\$11.52	\$17.70
60-64	\$14.04	\$21.57	\$14.04	\$21.57	

For more information, talk with your benefits counselor.

The maximum benefit amount for this policy is **3x the face amount** for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

Subsequent Diagnosis Benefit

If you receive a benefit for a specified critical illness, and later you are diagnosed with a **different** specified critical illness, 25% of the original face amount is payable.

If you receive a benefit for a specified critical illness, and later you are diagnosed with the **same** specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: cancer, coronary artery bypass graft surgery/disease, carcinoma in situ, and occupational infectious HIV or occupational infectious hepatitis B, C or D.

Colonial Life Cancer Insurance

Cancer Assist Level 2 Plan - NJ

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.

Benefits of Colonial Life's Cancer Assist Plan:

- Premiums are NOT based on age or smoking status (Ages 17-75)
- Coverage is available for your spouse and children.
- Premiums **DO NOT increase** as you get older, leave or retire
- **LIFETIME** protection- you can keep your plan when you retire
- Includes a **\$100 Health Screening Benefit** per calendar year per person

For more information:
www.colonialnj.com
856-983-9600
lisa@colonialnj.com

Premiums are NOT based on age or smoking status

Please see Level 2 Benefit Chart for detailed benefit descriptions and policy details.

How would cancer impact your way of life?

Hopefully, you and your family will never face cancer. If you do, a financial safety net can help you and your loved ones focus on what matters most — recovery.

If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health care services.

Help when you need it most

Cancer coverage from Colonial Life can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

- Loss of income
- Out-of-network treatment
- Lodging and meals
- Deductibles and co-pays

SAMPLE PREMIUMS: 20 PAYROLL DEDUCTIONS

Level 2 Plan includes \$100 Health Screening Benefit & \$5,000 Initial Diagnosis Benefit

20 PAYROLL DEDUCTION PREMIUMS (AGES 17-75)

● Named Insured	\$16.68
● Employee & Spouse	\$26.52
● One-Parent Family	\$17.16
● Two-Parent Family	\$27.00

 **ENHANCE YOUR PLAN WITH OPTIONAL RIDERS**