

LIFETIME RISK OF DEVELOPING CANCER¹



Talk with your Colonial Life benefits counselor to learn more.

58% of cancer PATIENTS SURVEYED reported being **distressed** about their **finances** during treatment.²



The reality of cancer

Hopefully, you and your family will never face cancer. If you do, it's important to have financial protection to help with treatment and recovery costs that typically aren't covered by most medical insurance plans.

Risk factors

Some look to family history to determine the risk of developing cancer, but that doesn't tell the whole story. While heredity and environmental factors can play a role, cancer can impact any of our lives.

[Inherited genetic factors play a major role in only about 5 to 10 percent of all cancers.³]

Treatment and recovery costs

Fortunately, more people are surviving cancer thanks to early detection and more aggressive treatments. However, America's workers are often unprepared for cancer costs and the loss of income that can occur during and after treatment.

[Over a third of cancer patients with insurance receiving anticancer therapy were billed for out-of-pocket costs that were greater than expected.⁴]

Protect your way of life

Cancer insurance offers benefits that can help you pay for cancer-related expenses that medical insurance may not cover, such as:

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

Cancer insurance may also provide a benefit for covered cancer screenings and wellness tests to encourage early detection.

1 American Cancer Society, *Cancer Facts & Figures*, 2017

2 CancerCare, *2016 CancerCare Patient Access and Engagement Report*, 2016

3 National Cancer Institute, *The Genetics of Cancer*, cancer.gov/about-cancer/causes-prevention/genetics, 2015

4 Fumiko Chino, et al., "Out-of-Pocket Costs, Financial Distress, and Underinsurance in Cancer Care," *JAMA Oncology*, Aug. 2017

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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If diagnosed with cancer, how will you pay for what your health insurance won't?

The risk of developing cancer, unfortunately, is very real.

Nearly everyone has experienced or knows somebody who has experienced a cancer diagnosis in their family. The good news is that cancer screenings and cancer-fighting technologies have gotten a lot better in recent years. However, with advanced technology come high costs. Major medical health insurance is a great start, but even with this essential safety net, cancer sufferers can still be hit with unexpected medical and non-medical expenses.

Cancer coverage from Colonial Life offers the protection you need to concentrate on what is most important — your care.

Features of Colonial Life's Cancer Insurance:

1. Pays benefits to help with the cost of cancer screening and cancer treatment.
2. Provides benefits to help pay for the indirect costs associated with cancer, such as:
 - Loss of wages or salary
 - Deductibles and coinsurance
 - Travel expenses to and from treatment centers
 - Lodging and meals
 - Child care
3. Pays regardless of any other insurance you have with other insurance companies.
4. Provides a cancer screening benefit that you can use even if you are never diagnosed with cancer.
5. Guaranteed renewable as long as premiums are paid when due.
6. Benefits paid directly to you unless you specify otherwise.
7. You can take your coverage with you even if you change jobs or leave your employer.
8. Flexible coverage options for employees and their families.

This is a brief description of some available benefits.

We will pay benefits if certain routine cancer screening tests are performed or if cancer is diagnosed after the waiting period and while your policy is in force.

Cancer Screening Benefit Tests

- Pap Smear
- ThinPrep Pap Test ¹
- CA125 (Blood test for ovarian cancer)
- Mammography
- Breast Ultrasound
- CA 15-3 (Blood test for breast cancer)
- PSA (Blood test for prostate cancer)
- Chest X-ray
- Biopsy of Skin Lesion
- Colonoscopy
- Virtual Colonoscopy
- Hemocult Stool Analysis
- Flexible Sigmoidoscopy
- CEA (Blood test for colon cancer)
- Bone Marrow Aspiration/Biopsy
- Thermography
- Serum Protein Electrophoresis (Blood test for Myeloma)

To file a claim for a Cancer Screening Benefit test, it is not necessary to complete a claim form. Call our toll-free Customer Service number, 1-800-325-4368, with the medical information.

Additional Invasive Diagnostic Procedure

If abnormal results are received from a Cancer Screening Benefit test.

Inpatient Benefits

- Hospital Confinement
- Ambulance
- Air Ambulance
- Private Full-Time Nursing Service

Treatment Benefits (In-or Outpatient)

- Radiation/Chemotherapy
- Antinausea Medication
- Blood/Plasma/Platelets/Immunoglobulins
- Experimental Treatment
- Hair Prosthesis/External Breast/Voice Box Prosthesis
- Supportive/Protective Care Drugs and Colony Stimulating Factors
- Medical Imaging Studies
- Bone Marrow Stem Cell Transplant
- Peripheral Stem Cell Transplant

Transportation/Lodging Benefits

- Transportation
- Companion Transportation
- Lodging

Surgical Procedures Benefits

- Surgical Procedures (including skin cancer)
- Anesthesia (including skin cancer)
- Second Medical Opinion
- Reconstructive Surgery
- Prosthesis/Artificial Limb
- Outpatient Surgical Center

Extended Care Benefits

- Family Care
- Hospice
- Home Health Care Service
- Waiver of Premium

Initial Diagnosis of Skin Cancer

We will pay this benefit for the first diagnosis of skin cancer.

THIS IS A CANCER ONLY POLICY.

This policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form C1000 (and state abbreviations where applicable - for example: C1000-TX).

¹ThinPrep is a registered trademark of Cytoc Corporation.

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Cancer 1000 Level 2 Benefit Chart

This policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. See the Outline of Coverage for complete details of benefits, exclusions and limitations. Policy may not be available in all states and may vary by state.

We will pay benefits if certain routine cancer screening tests are performed or if cancer is diagnosed after the waiting period and while your policy is in force, and if the cancer or treatment is not excluded by name or specific description in the policy.

Cancer Screening Benefits

● Part I. Cancer Screening/Wellness Benefits per calendar year per insured person		\$75
<ul style="list-style-type: none"> • Pap Smear • ThinPrep Pap Test • CA125 (Blood test for ovarian cancer) • Mammography • Breast Ultrasound • CA 15-3 (Blood test for breast cancer) • PSA (Blood test for prostate cancer) • Chest X-ray • Biopsy of Skin Lesion 	<ul style="list-style-type: none"> • Colonoscopy • Virtual Colonoscopy • Hemocult Stool Analysis • Flexible Sigmoidoscopy • CEA (Blood test for colon cancer) • Bone Marrow Aspiration/Biopsy • Thermography • Serum Protein Electrophoresis (Blood test for Myeloma) 	

To file a claim for a Cancer Screening/Wellness Benefit test, it is not necessary to complete a claim form. Call our toll-free Customer Service number, 1-800-325-4368, with the medical information.

● Part II. Additional Invasive Diagnostic Procedure (as a result of an abnormal cancer screening test as shown in Part I) per calendar year per insured person	\$75
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Cancer Benefits

● Inpatient Benefits	
Hospital Confinement, Days 1-30, per day	\$200
Hospital Confinement, Days 31+, per day	\$400
Hospital Confinement in a US Government Hospital Days 1-30, per day	\$200
Hospital Confinement in a US Government Hospital Days 31+, per day	\$400
Ambulance per trip, limit 2 trips per confinement	\$200
Air Ambulance per trip, limit 2 trips per confinement	\$1,000
Private Full Time Nursing Services per day	\$150

This chart highlights the benefits of policy form C1000 (including state abbreviations where used). This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY. **This chart is not complete without the Outline of Coverage (form number C1000-O and state abbreviations where used).**

THIS IS A CANCER-ONLY POLICY.

● Treatment Benefits (In- or Outpatient)	
Radiation/Chemotherapy per day for the day administered or for the day prescription filled or pump filled up to monthly maximum shown below. Monthly Maximums: Injected by Medical Personnel: no monthly limit Self Injected: \$1,600 Pump: \$800 Topical: \$800 Oral: \$800 Any Other Method Not Listed: \$800	\$200
Antinausea Medication per day administered or per day prescription filled subject to monthly maximum below – Monthly Maximum: \$160	\$40
Blood/Plasma/Platelets/Immunoglobulins per day – up to \$10,000 per calendar year	\$200
Experimental Treatment per day – up to \$10,000 per lifetime	\$300
Hair/External Breast/Voice Box Prosthesis per calendar year	\$200
Supportive or Protective Care Drugs & Colony Stimulating Factors, per day – up to \$800 calendar year maximum	\$100
Medical Imaging Studies per study – up to \$500 calendar year maximum	\$250
Bone Marrow Stem Cell Transplant per lifetime	\$10,000
Bone Marrow Stem Cell Donation Benefit per lifetime	\$1,000
Peripheral Stem Cell Transplant per lifetime	\$5,000

● Transportation/Lodging Benefits	
Transportation (\$ per mile) – up to \$1,500 maximum per round trip	0.50
Companion Transportation (\$ per mile) – up to \$1,500 maximum per round trip	0.50
Lodging per day up to 70 days per calendar year	\$75

● Surgical Procedures Benefits	
Surgical Procedures-Unit Value – up to \$3,000 maximum per procedure	\$50
Anesthesia Benefit for General Anesthesia Anesthesia Benefits for local anesthesia , \$30 per procedure	25% of benefit paid for surgical procedure
Second Medical Opinion (limit once per malignant condition)	\$300
Reconstructive Surgery unit value – up to \$2,500 maximum per procedure for Surgery and Anesthesia, limit 2 per site	\$40
Prosthesis/Artificial Limb per device, limit 1 per site – up to \$6,000 lifetime maximum	\$3,000
Outpatient Surgical Center per day – up to \$600 calendar year maximum	\$200

● Extended Care Benefits	
Skilled Nursing Care Facility per day up to days confined in hospital	\$100
Family Care per day	\$60
Hospice per day, no lifetime limit	\$70
Home Health Care Services per day up to greater of 30 days/per calendar year or 2 times number of days confined in hospital	\$75
Waiver of Premium	Yes

● Initial Diagnosis of Skin Cancer (Once per Lifetime)	\$300
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This chart is not complete without the Outline of Coverage (form number C1000-O and state abbreviations where used).

Cancer Insurance— Initial Diagnosis of Cancer Rider

The plan in your benefit guide includes a \$5,000 initial diagnosis benefit

The diagnosis of internal cancer can be an upsetting time. You do not need to add financial worry to what is already a very difficult situation. When you add an Initial Diagnosis of Cancer rider to your Colonial Life cancer insurance policy, you add a little more financial protection at the point you or an insured family member is diagnosed with internal cancer—a time before many medical costs are incurred.

Rider Benefits

After the waiting period, this rider pays a lump sum benefit for the initial (first) diagnosis of internal (not skin) cancer that occurs after the waiting period. Use the benefit to help pay for deductibles and coinsurance on your major medical insurance or settle any outstanding debts.

Waiting Period: means the first 30 days following each insured person's coverage effective date during which time no benefits are payable.

Rider Features

- Guaranteed renewable as long as your cancer insurance policy is in force.
- Covers the same family members as your cancer insurance policy.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This rider has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to rider form R-C1000-Indx (including state abbreviation where used - for example: R-C1000-Indx-TX).

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Cancer Insurance— Progressive Payment Rider



This is an optional rider to your Cancer 1000 plan

A diagnosis of cancer is not only emotionally draining, it can be financially draining as well. To help ease your financial worries during a difficult period, the progressive payment rider is payable when internal (not skin) cancer is first diagnosed. You get to choose how to use the money, whether it's to pay for outstanding debts or to help protect your quality of life.

Rider Benefits

After the waiting period, when internal cancer is first diagnosed, we will pay a progressive payment of \$50 for each month your rider has been in force before internal (not skin) cancer is first diagnosed.

Waiting Period: means the first 30 days following each insured person's coverage effective date during which time no benefits are payable.

Rider Features

- Guaranteed renewable as long as your cancer insurance policy is in force.
- Covers the same family members as your cancer insurance policy.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This rider has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to rider form R-C1000-Prog (including state abbreviations where used - for example: R-C1000-Prog-TX).

Cancer Insurance— Specified Disease Rider



This is an optional rider to your Cancer 1000 plan

There are many diseases besides cancer that require hospital confinement for treatment. When you add this rider to your Colonial Life cancer insurance policy, you add valuable coverage related to the following specified diseases.

Specified Diseases

- Adrenal Hypofunction (Addison's Disease)
- Botulism
- Bubonic Plague
- Cerebral Palsy
- Cholera
- Cystic Fibrosis
- Diphtheria
- Encephalitis (including Encephalitis contracted from West Nile Virus)
- Huntington's Chorea
- Legionnaires' Disease
- Lou Gehrig's Disease (Amyotrophic Lateral Sclerosis)
- Lyme Disease
- Malaria
- Meningitis (bacterial)
- Multiple Sclerosis
- Muscular Dystrophy
- Myasthenia Gravis
- Necrotizing Fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Reye's Syndrome
- Scleroderma
- Scarlet Fever
- Sickle Cell Anemia
- Systemic Lupus
- Tetanus
- Toxic Epidermal Necrolysis
- Toxic Shock Syndrome
- Tuberculosis (Mycobacterial)
- Tularemia
- Typhoid Fever
- Variant Creutzfeldt-Jakob Disease (Mad Cow Disease)
- Yellow Fever

Rider Benefits

We will pay this benefit if after the waiting period you incur charges for and are confined to a hospital for treatment of one of the specified diseases listed above.

Waiting Period: means the first 30 days following each insured person's coverage effective date during which time no benefits are payable.

Rider Features

- Guaranteed renewable as long as your cancer insurance policy is in force.
- Covers the same family members as your cancer insurance policy.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This rider has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to rider form R-C1000-SpDis (including state abbreviation where used - for example: R-C1000-SpDis-TX).

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