



The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.



Someone in America
will have a coronary event
every 34 seconds.

Every 40 seconds, someone
will have a stroke.

*Heart Disease and Stroke Statistics — 2013 Update: A Report
from the American Heart Association, Circulation, 2013*

49% of Americans

have at least one of these
stroke risk factors:

- high blood pressure
- high cholesterol
- smoking

*Centers for Disease Control and Prevention (CDC), Vital Signs:
Awareness and Treatment of Uncontrolled Hypertension
Among Adults — United States, 2003-2010, MMWR, 2012*

Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- 85% of heart attack victims survive.¹
- Stroke is a leading cause of serious long-term disability.²
- Every 10 minutes, someone is added to the organ donation waiting list.³
- More than 10% of adults in the United States may have chronic kidney disease.⁴
- Only 5% of all cancers are hereditary.⁵

Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.⁶
- Diabetes and hypertension are the leading causes of kidney failure.⁴
- An estimated 27% of deaths from heart disease and stroke each year are preventable.⁷

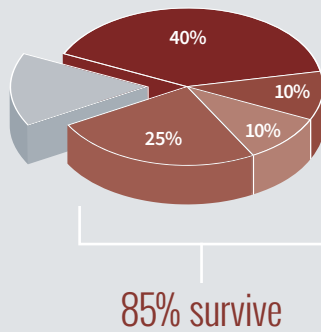
MEDICAL COSTS



43% of working-age adults say they were not able to get needed medical treatment due to cost.

Sara R. Collins et al., *Insuring the Future: Current Trends in Health Coverage and the Effects of Implementing the Affordable Care Act*, The Commonwealth Fund, 2013

AMERICANS AFFECTED BY STROKE



10% recover almost completely
25% recover with minor impairments
40% experience moderate-to-severe impairments requiring special care
10% require a long-term care facility

University of Maryland Medical Center, Articles, Stroke, 2012, umm.edu

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Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- Half of Americans have less than \$10,000 in savings.⁸
- 41% of adults (ages 19 to 64), or 75 million people, report they are having trouble paying off medical bills or are paying off medical debt.⁹

Protect your way of life

To help with critical illness costs that medical insurance may not cover, Dr. Marius Barnard, a South African heart surgeon, created critical illness insurance.¹⁰

Critical illness insurance may help with costs such as:

- **Lost income**
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.

1 Healthline Networks, Inc., Rachael Maier, *Heart Disease Statistics*, 2014, HealthLine.com

2 Go AS, Mozaffarian D, Roger VL, Benjamin EJ, Berry JD, Blaha MJ, et al. *Heart Disease and Stroke Statistics — 2014 Update: A Report from the American Heart Association*, *Circulation*, 2014

3 U.S. Department of Health and Human Services, *The Need is Real: Data*, 2014, organdonor.gov

4 U.S. Department of Health and Human Services, CDC, *National Chronic Kidney Disease Fact Sheet: General Information and National Estimates on Chronic Kidney Disease in the United States*, 2014

5 American Cancer Society, *Cancer Facts & Figures*, 2013

6 Mayo Clinic, *Disease and Conditions—Stroke—Risk Factors*, 2014, mayoclinic.org

7 National Center for Chronic Disease Prevention and Health Promotion, Division of Cancer Prevention and Control and CDC, 2013

8 U.S. Senate Committee on Health, Education, Labor and Pensions, *The Retirement Crisis and a Plan to Solve It*, 2012

9 Sara R. Collins et al., *Insuring the Future: Current Trends in Health Coverage and the Effects of Implementing the Affordable Care Act*, The Commonwealth Fund, 2013

10 National Association for Critical Illness Insurance Home Page, accessed 2014, naci.org

Specified Critical Illness Insurance



For more information,
talk with your
benefits counselor.

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

Face amount: \$ _____

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%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease ²	25%

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 of a different critical illness³

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

Subsequent diagnosis of the same critical illness³

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: coronary artery bypass graft surgery/disease² and occupational infectious HIV or occupational infectious hepatitis B, C or D.

Limited Benefit Insurance

Health Screening Benefit



The optional health screening benefit can help you reduce the risk of serious illness through early detection.

Health screening benefit.....\$_____

Maximum of one screening test per covered person per calendar year.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

For more information,
talk with your
benefits counselor.

ColonialLife.com

For cost and complete details, see your Colonial Life benefits counselor. Applicable to form CI-1.0-FL and GCC1.0-P-FL.

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