



Cancer Insurance*

How would cancer impact your way of life?

Hopefully, you and your family will never face cancer. If you do, Colonial Life cancer insurance offers financial help so you and your loved ones can 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 in times of need

Cancer coverage from Colonial Life & Accident Insurance Company 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
- Other out-of-pocket expenses



Cancer insurance provides benefits to help with cancer expenses — from diagnosis to recovery

One family's journey

Paul and Kim were preparing for their second child when they learned Paul had cancer. They quickly realized their medical insurance wouldn't cover everything. Thankfully, Kim's employer enabled her to purchase a cancer insurance policy that covered Paul, which helped them manage expenses.



Doctor's screening

Wellness benefit*

Paul's wellness benefit helped pay for the screening that discovered his cancer.



Second opinion

Travel expenses

When the couple traveled several hundred miles from their home to a top cancer hospital, they used the policy's lodging and transportation benefits to help with expenses.



Surgery

Out-of-pocket costs

The policy benefits helped with out-of-pocket costs related to Paul's surgery and hospital stay.



Treatment

Experimental care

Paul used his plan benefits to help pay for experimental treatments not covered by his medical insurance.



Recovery

Follow-up evaluations

Paul has been cancer-free for more than four years. His cancer policy provides a benefit for periodic scans.

For illustrative purposes only.

WITH CANCER INSURANCE:

- ✓ Coverage options are available for you and your eligible dependents.
- ✓ Benefits are payable directly to you, unless you specify otherwise.
- ✓ Benefits are payable regardless of any insurance you may have with other companies.
- ✓ You can take coverage with you, even if you change employers or retire.

If cancer impacts your life, you should be able to focus on getting better — not on how you'll pay your bills.



Talk with your Colonial Life benefits counselor about how cancer insurance can help provide financial protection for you and your family.

Benefits for Cancer – Overview

Benefits are payable for each covered person under the policy. Benefits are payable only when charges are incurred.

BENEFITS	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
Air Ambulance , per trip Maximum of two trips per confinement Transportation to or from a hospital or medical facility	\$2,000 2	\$2,000 2	\$2,000 2	\$2,000 2
Ambulance , per trip Maximum of two trips per confinement Transportation to or from a hospital or medical facility	\$250 2	\$250 2	\$250 2	\$250 2
Anesthesia, General Administered during a surgical procedure for cancer treatment	25% of Surgical Procedures Benefit			
Anesthesia, Local , per procedure Administered during a surgical procedure for cancer treatment	\$25	\$30	\$40	\$50
Anti-Nausea Medication , per day Maximum per month Doctor-prescribed medication for radiation or chemotherapy	\$25 \$100	\$40 \$160	\$50 \$200	\$60 \$240
Blood/Plasma/Platelets/Immunoglobulins , per day Maximum per calendar year A transfusion required during cancer treatment	\$150 \$10,000	\$150 \$10,000	\$175 \$10,000	\$250 \$10,000
Bone Marrow Donor Screening , maximum one per lifetime Testing in connection with being a potential donor	\$50	\$50	\$50	\$50
Bone Marrow or Peripheral Stem Cell Donation , per donation, maximum one per lifetime Receiving another person's bone marrow or stem cells for a transplant	\$500	\$500	\$750	\$1,000
Bone Marrow Stem Cell Transplant , per transplant Peripheral Stem Cell Transplant , per transplant Maximum transplants per lifetime Transplant you receive in connection with cancer treatment	\$3,500 \$3,500 2	\$4,000 \$4,000 2	\$7,000 \$7,000 2	\$10,000 \$10,000 2
Cancer vaccine , maximum of one per lifetime An FDA-approved vaccine for the prevention of cancer	\$50	\$50	\$50	\$50
Companion Transportation , per mile Maximum per round trip Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment	\$0.50 \$1,000	\$0.50 \$1,000	\$0.50 \$1,200	\$0.50 \$1,500
Egg (s) Extraction or Harvesting or Sperm Collection , maximum of one per lifetime Extracted/harvested or collected before chemotherapy or radiation	\$500	\$700	\$1,000	\$1,500
Egg (s) or Sperm Storage (cryopreservation) , maximum of one per lifetime Extracted/harvested or collected before chemotherapy or radiation	\$175	\$200	\$350	\$500
Experimental Treatment , per day Maximum per lifetime Hospital, medical or surgical care for cancer	\$200 \$10,000	\$250 \$12,500	\$300 \$15,000	\$300 \$15,000

Family Care , per day Maximum per calendar year Inpatient or outpatient treatment for a covered dependent child	\$30 \$1,500	\$40 \$2,000	\$50 \$2,500	\$60 \$3,000
Hair/External Breast/Voice Box Prosthesis , per calendar year Prosthesis needed as a direct result of cancer	\$200	\$200	\$350	\$500
Home Health Care Services , per day Maximum per calendar year - 30 days or twice the days confined Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment (up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater)	\$50	\$75	\$100	\$150
Hospice, Initial Hospice, Daily Maximum combined Initial and Daily per lifetime An initial, one-time benefit and a daily benefit for treatment	\$1,000 \$50 \$15,000	\$1,000 \$50 \$15,000	\$1,000 \$50 \$15,000	\$1,000 \$50 \$15,000
Hospital Confinement, 30 days or less , per day	\$100	\$150	\$250	\$350
Hospital Confinement, 31 days or more , per day Hospital stay (including intensive care) required for cancer treatment	\$200	\$300	\$500	\$700
Lodging , per day Maximum of 70 days per calendar year Hotel/motel expenses when being treated for cancer more than 50 miles from home	\$50	\$50	\$75	\$80
Medical Imaging Studies , per study Maximum per calendar year Specific studies for cancer treatment	\$75 \$150	\$125 \$250	\$175 \$350	\$225 \$450
Outpatient Surgical Center , per day Maximum per calendar year Surgery at an outpatient center for cancer treatment	\$100 \$300	\$200 \$600	\$300 \$900	\$400 \$1,200
Private Full-time Nursing Services , per day Services while hospital confined other than those regularly furnished by the hospital	\$50	\$75	\$125	\$150
Prosthetic Device/Artificial Limb , per device or limb Maximum per lifetime A surgical implant needed because of cancer surgery	\$1,000 \$2,000	\$1,500 \$3,000	\$2,000 \$4,000	\$3,000 \$6,000
Radiation/Chemotherapy • Injected chemotherapy by medical personnel, one per week • Radiation delivered by medical personnel, one per week • Self-Injected Chemotherapy, one per month • Pump Chemotherapy, one per month • Topical Chemotherapy, one per month • Oral Hormonal Chemotherapy (1-24 months), one per month • Oral Hormonal Chemotherapy (25+ months), one per month • Oral Non-Hormonal Chemotherapy, one per month	\$250 \$250 \$150 \$150 \$150 \$150 \$75 \$150	\$500 \$500 \$200 \$200 \$200 \$200 \$100 \$200	\$750 \$750 \$300 \$300 \$300 \$300 \$150 \$300	\$1,000 \$1,000 \$400 \$400 \$400 \$400 \$200 \$400

Reconstructive Surgery , per surgical unit Maximum per procedure, including 25% for general anesthesia A surgery to reconstruct anatomic defects that result from cancer treatment	\$40 \$2,500	\$40 \$2,500	\$60 \$3,000	\$60 \$3,000
Second Medical Opinion , one per lifetime A second physician's opinion on cancer surgery or treatment	\$150	\$200	\$300	\$300
Skilled Nursing Care Facility , Per day up to the number of days for hospital confinement Confinement to a covered facility after hospital release	\$75	\$100	\$100	\$150
Skin Cancer Initial Diagnosis , one per lifetime A skin cancer diagnosis while the policy is in force	\$300	\$300	\$400	\$600
Supportive/Protective Care Drugs/Colony Stimulating Factors , per day Maximum per calendar year Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments	\$50 \$400	\$100 \$800	\$150 \$1,200	\$200 \$1,600
Surgical Procedures , per unit Maximum per procedure Inpatient or outpatient surgery for cancer treatment	\$40 \$2,500	\$50 \$3,000	\$60 \$5,000	\$70 \$6,000
Transportation , per mile Maximum per round trip Travel expenses when being treated for cancer more than 50 miles from home	\$0.50 \$1,000	\$0.50 \$1,000	\$0.50 \$1,200	\$0.50 \$1,500
Waiver of Premium No premiums due if the named insured is disabled longer than 90 consecutive days	Yes	Yes	Yes	Yes

Wellness Benefit

Part 1: Cancer Wellness/Health Screening

This benefit provides \$100 if any covered person incurs a charge and has one of the following tests listed below performed after the waiting period and while the policy is in force. This benefit is payable once per covered person per calendar year. The covered tests include:

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

Part 2: Cancer Wellness – Additional Invasive Diagnostic Test or Surgical Procedure

We will provide an additional benefit if any covered person incurs a charge for an additional invasive diagnostic test or surgical procedure performed by a physician after the waiting period. This benefit matches the Part 1 benefit amount.

We will provide this benefit only after an abnormal result from one of the covered cancer wellness tests in Part 1 has determined that an additional invasive diagnostic test or surgical procedure is necessary. We will pay a Part 2 benefit regardless of the results of the test(s). This benefit is payable once per covered person per calendar year.

Available Riders

Initial Diagnosis of Cancer Rider

If an insured or a covered family member is diagnosed with cancer after the waiting period, they will receive the initial diagnosis benefit purchased.

- Amount available: \$10,000
- If family coverage, benefit for dependent children will be 2.5 times the amount for named insured
- We will pay this benefit once per lifetime for each covered person insured by the rider

Eligibility for Cancer Benefits

We will provide benefits for the treatment of cancer, including skin cancer, where applicable if:

- the date of diagnosis is after the waiting period;

- the date of diagnosis is while this policy is in force;
- a covered person receives treatment for cancer or skin cancer while this policy is in force; and
- the cancer or treatment is not excluded by name or specific description in this policy.

If your cancer has a date of diagnosis before the end of the waiting period, coverage for that cancer will apply only to losses commencing after this policy has been in force for two years, unless it is excluded by name or specific descriptions in this policy.

If cancer is not pathologically or clinically diagnosed until after you die, we will only pay benefits for cancer treatment performed during the 45-day period before your death.

Guaranteed Renewable

The policy is guaranteed renewable as long as you pay the premiums when they are due or within the grace period. Your premium can be changed only if we change it on all policies of this kind in force in the state where the policy was issued.

Waiting Period

All benefits are subject to a 30-day waiting period. Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.

What is Not Covered

We will not pay benefits for cancer or skin cancer:

- if the diagnosis or treatment of cancer is received outside of the territorial limits of the United States and its possessions; or
- for other conditions or diseases, except losses due directly from cancer.

*The filed product name is Specified Disease Insurance

THIS POLICY 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.

This information is not intended to be a complete description of the insurance coverage available. 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. Applicable to policy form CanAssist-TN and rider forms R-CanAssistIndx. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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