

Group Specified Disease Insurance

How will you pay for what your health insurance won't?

It's true—a serious medical event such as cancer, heart attack or stroke could leave you in a period of financial difficulty. Even if you have major medical coverage, there are typically uncovered expenses to consider, such as deductibles and copayments, travel expenses to and from treatment centers and the loss of wages or salary. If faced with this situation, would you be able to maintain your current way of life?

Group Critical Care Insurance may help guard you against financial hardship.

This specified disease coverage from The Paul Revere Life Insurance Company offers the protection you need to concentrate on what is most important—your treatment, care and recovery.

Traditionally, cancer insurance and specified disease insurance are bought separately—but this plan conveniently combines both into a single policy. You're free to use the benefits however you choose. And coverage may be available for you, your spouse and your eligible dependents.

Plan Features:

- This coverage may be used in conjunction with a Health Savings Account (HSA), allowing you even more flexibility when dealing with a serious illness.
- A lump sum payment allows you the flexibility to better plan your treatment and care.
- You may adjust the face amount to best meet your personal needs.
- Ongoing benefits for cancer treatment and care.
- May pay multiple times for a covered specified disease.

What benefits are included?

Face Amount: \$ _____

Specified Disease Benefit: This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of a covered specified disease.

Covered Specified Diseases

| For this specified disease... | We will pay this percentage of the face amount: |
|--------------------------------------|---|
| Heart Attack (Myocardial Infarction) | 100% |
| Stroke | 100% |
| End Stage Renal (Kidney) Failure | 100% |
| Major Organ Failure | 100% |
| Coronary Artery Disease | 25% |

Diagnosis of Cancer Benefit: This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of cancer (internal or invasive).

| Covered Cancer Benefits | |
|--------------------------------|-------------------------|
| For this condition... | We will pay: |
| Diagnosis of Cancer | 100% of the face amount |
| Diagnosis of Carcinoma in Situ | 25% of the face amount |
| Skin Cancer | \$500 flat amount |

Cancer Treatment and Care Benefit: \$_____ per calendar month for _____ months.

This benefit assists with the ongoing medical and/or non-medical costs associated with a diagnosis of cancer (internal or invasive) or carcinoma in situ. The benefit is payable when you or a covered family member incurs charges for and receives one or more of the covered treatments or services in a calendar month for your treatment or care of cancer (internal or invasive) or carcinoma in situ:

- Hospice Care
- Confinement
- Chemotherapy
- Radiation
- Surgery

Cancer Vaccine Benefit: \$50. We will pay this benefit if you or a covered family member incurs a charge for and receives any cancer vaccine that is FDA approved for the prevention of cancer, while your certificate is in force.

Can I use the specified disease coverage more than once?

Yes! This plan includes coverage for subsequent diagnosis of a different specified disease.

If you receive a benefit for a specified disease, and later you are diagnosed with a *different* specified disease*, we will pay an amount equal to 25% of the face amount for that particular specified disease.

Yes! This plan includes coverage for subsequent diagnosis of the same specified disease.

If you receive a benefit for a specified disease and later you are diagnosed with the *same* specified disease*, we will pay an amount equal to 25% of the original face amount for that particular specified disease. Coronary Artery Disease does not qualify.

* Dates of Diagnoses of a covered specified disease must be separated by at least 30 days.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE - We will not pay the Specified Disease Benefit or Benefit Payable Upon Subsequent Diagnosis of a Specified Disease that occurs as a result of a covered person's: alcoholism or drug addiction; illegal occupation; intoxicants and narcotics; mental or emotional disorders; suicide or injuries which any covered person intentionally does to himself; 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 is diagnosed with a specified disease.

EXCLUSIONS AND LIMITATIONS FOR CANCER - We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit, the Cancer Treatment and Care Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a 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 is initially diagnosed as having cancer (internal or invasive), carcinoma in situ or skin cancer. No Pre-existing Condition Limitation will be applied for dependent children who are born or adopted while you are covered under the policy, and who are continuously covered from the date of birth or adoption.

The expected benefit ratio for the certificate is 70%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with the policy. (Applicable to certificate form GCC1.0-C-NY.)

This is not an insurance contract and only the actual certificate provisions will control. Please see your benefits counselor for details.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210

colonial-paulrevere.com

3/12

100601-NY