

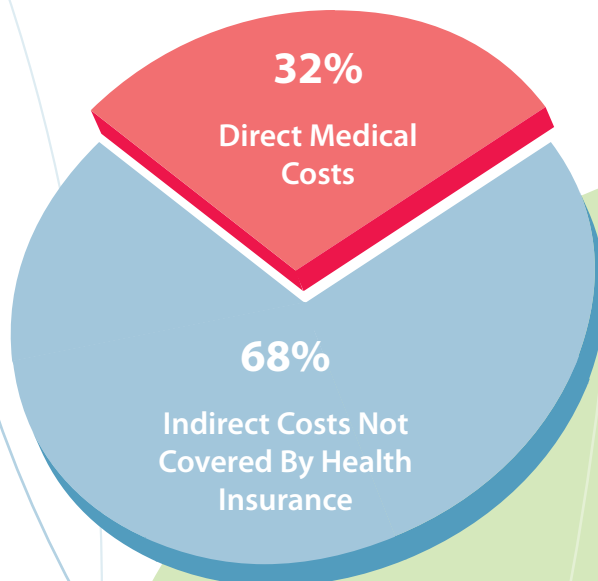
Cancer Insurance/ Critical Illness Insurance



Medical advances have resulted in increased survival rates for specified disease. But with these advances come increased health care costs. Lengthy, expensive recovery periods can mean the loss of personal wages and an employee's ability to pay for care and treatment. Even with the most generous employer-provided medical and disability insurance plans, workers need additional resources to help meet their financial needs.

Colonial Life offers employees the protection they need with Cancer insurance and Critical Illness insurance.

Colonial Life's Cancer Insurance pays lump-sum benefits that can help employees pay out-of-pocket expenses resulting from cancer treatment. Just as importantly, this product also pays a cancer-screening tests/wellness benefit to encourage employees to have regular screenings, improving their chance of survival if they do develop cancer.



The National Cancer Institutes of Health estimate overall cancer costs in 2006 were \$206 billion. Approximately 32 percent goes toward direct medical costs, while the remaining 68 percent involves indirect costs that are not covered by health insurance.

Colonial Life Cancer Insurance

Benefits and Features:

- Cancer Screening tests/wellness benefit-always included.
- Inpatient benefits, including hospital confinement.
- Treatment benefits, including radiation and chemotherapy.
- Transportation/lodging benefits.
- Surgery benefits, including benefits for reconstructive surgery.
- Extended care benefits.
- Waiver of premium benefit.
- Optional Initial Diagnosis, Progressive Payment and Specified Disease Riders available at additional cost.
- Employee and family coverage options.
- Guaranteed renewable.
- Portable. The policyholder can retain coverage with no increase in premium if he or she changes jobs.

In the U.S., the lifetime risk of developing cancer is a little less than one in two for men and a little more than one in three for women.

*2007 Cancer Facts and Figures,
American Cancer Society*

Select from several levels and plan options to help meet the needs of a diverse employee base.

- ✓ Attract and retain employees by offering affordable supplemental insurance products that satisfy individual employee needs.
- ✓ Provide a more comprehensive benefits program at no direct cost to you.
- ✓ If you are raising deductibles on employee health plans, cancer insurance can help employees offset these deductibles.

Colonial Life Critical Illness Insurance

This Plan pays a lump-sum benefit (\$50,000 maximum for employees) for diagnosis of a covered critical illness.

1 in 3 men and women has some form of cardiovascular disease.

Heart Disease and Stroke Statistics, 2007 Update, American Heart Association.

Benefits and Features:

- A lump-sum benefit upon diagnosis of a covered critical illness.
- Always includes a wellness (health screening) benefit.
- Does not require insured to be terminally ill or die to receive the benefit.
- Coverage is available for employee-only and for spouse.
- Guaranteed renewable. The policy is guaranteed renewable until the maximum benefit is paid.
- Portable. The policyholder can retain coverage with no increase in premium if he or she changes jobs.

Critical Illness Covered Illnesses

- Heart attack (myocardial infarction)
- Stroke
- Major organ transplant
- End stage renal failure
- Cancer (optional)
- Carcinoma in situ (available if cancer option is selected) pays a portion of face amount one time
- Coronary artery bypass surgery pays a portion of face amount one time

Round out your employees' benefits package

Critical Illness Insurance plans complement major medical coverage by helping employees pay the direct and indirect costs associated with a specified critical illness. Colonial Life's Critical Illness product does not require the insured to survive a designated period prior to paying benefits.

Group Cancer and Critical Illness Insurance

Colonial Life's group products offer the inherent advantages of individual products on a group platform. So in one product, you have the benefits flexibility, published rates and portability of the individual product combined with the underwriting and pricing advantages of a group product, all available at guaranteed issue as long as certain requirements are met.

Features	Individual	Traditional Group	Group "Hybrid"
Employee Choice	Many different benefit choices, such as coverage levels and optional benefits	More streamlined product with fewer benefit choices	More streamlined product with some benefit choices
Premiums	Published/individual rates – guaranteed renewable	Census/group rates – typically annual repricing and renewals	Published/group rates – infrequent repricing and renewals
Premium Funding	All employee paid	Employer paid with employee-pay option	Employee paid with employer-pay option
Underwriting	Simplified issue	Guaranteed issue with higher participation level than individual	Guaranteed issue with generally lower participation levels than traditional group
Portability	Maximum portability	Very limited or no portability	Very limited portability/ conversion options
Situs State	Not Applicable	Yes	Yes

Key advantages to these products include:

- **Benefits Flexibility:** Like individual, Colonial Life's group products provide employees with flexibility in plan design allowing employers to choose benefits to meet their individual needs.
- **Enrollment Flexibility:** Although on-on-one sessions with a benefits professional is the most effective, Colonial Life's group products work well with a variety of enrollment methods, including group meeting enrollments using simple paper applications.

Product availability and benefits may vary by state. Not all products may be available in all states. Ask your Colonial Life benefits counselor for complete details.

Colonial LifeSM
Making benefits count.

Colonial Life
 1200 Colonial Life Boulevard
 Columbia, South Carolina 29210
 coloniallife.com

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.