



## NEWS RELEASE

**FOR IMMEDIATE RELEASE**

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### **Critical illness plans help pay for what health insurance won't**

**New Colonial Life voluntary critical illness plan covers more illnesses, helps fill health insurance gaps.**

**COLUMBIA, S.C. (Sept. 14, 2009)** — A new critical illness plan from Colonial Life & Accident Insurance Company can help many working Americans who may be one serious medical issue away from financial problems. Even with good health insurance, a serious illness, such as a heart attack or stroke, could leave employees on the hook for huge expenses.

“Even employees who plan for the unexpected with life, disability and medical insurance may find some expenses still unpaid,” says Randy Finn, director of product development for Colonial Life. “Without adequate protection, people who suffer a critical illness might have to pull from their savings or rely on the financial aid of family members.” In fact, nearly a third of Americans report their family has had problems paying medical bills, with 18 percent reporting bills in excess of \$1,000.<sup>1</sup>

A voluntary critical illness plan pays dollars to the insured when he or she is diagnosed with a specified disease. The insured can choose to apply the money to medical expenses, such as deductibles, treatment bills, rehabilitation or home health care expenses. Or, the insured can use the money for nonmedical expenses such as mortgages, groceries, electric bills, child care, or travel to and from a treatment center. “With a critical illness plan,” Finn says, “employees will have the money they need while recovering so they can focus on getting well instead of paying the bills.”

#### **Colonial Life's New Voluntary Critical Illness Plan**

Covered illnesses:

- Cancer
- Heart attack (myocardial infarction)
- Stroke
- Major organ failure
- End stage renal (kidney) failure
- Permanent paralysis caused by a covered accident
- Coma
- Blindness
- Occupational infectious HIV/ Hepatitis B, C or D
- Coronary artery bypass graft surgery
- Carcinoma in situ

Features:

- Subsequent diagnosis optional benefit pays more than once for certain illnesses
- Face amounts up to \$100,000
- \$50 wellness (health screening) benefit
- Dependent child coverage
- Health-savings-account compliant option
- For employees and spouses up to age 70

“A critical illness plan is for survivors,” Finn says. “Some insureds may never be able to return to their old lifestyle, go back to the same jobs or return to work at all. Instead, they’ll face a new way of life focused on recuperation, recovery and rehabilitation. Benefits from a critical illness plan can help ease financial worries and close coverage gaps.”

For more information about Colonial Life’s new critical illness plan, call (803) 798-7000 or visit [www.ColonialLife.com](http://www.ColonialLife.com).

Colonial Life & Accident Insurance Company is a market leader in providing insurance benefits for employees and their families through their workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service. Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group.

<sup>1</sup> Kaiser Tracking Poll, 2008, Kaiser Family Foundation.

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Exclusions and limitations may apply. Critical Illness 1.0 benefits and covered illnesses may vary by state.