

Cancer Insurance— Progressive payment Rider



A diagnosis of cancer is not only emotionally draining, it can be financially draining as well. To help ease your financial worries during a difficult period, the progressive payment rider is payable when internal (not skin) cancer is first diagnosed. You get to choose how to use the money, whether it's to pay for outstanding debts or to help protect your quality of life.

Rider Benefits

When internal cancer is first diagnosed, we will pay a progressive payment of \$50 for each month your rider has been in force before internal (not skin) cancer is first diagnosed.

Rider Features

- Guaranteed renewable as long as your cancer insurance policy is in force and you pay your premiums for your rider.
- Covers the same family members as your cancer insurance policy.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This flier is not complete without the C1000 (including state abbreviations where applicable) brochure.

Premium Per Pay Period _____ Monthly Premium _____

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

P.O. Box 1365, Columbia, South Carolina 29202
SPECIFIED DISEASE COVERAGE

INITIAL DIAGNOSIS OF CANCER PROGRESSIVE PAYMENT RIDER OUTLINE OF COVERAGE

(Applicable to Rider Form R-C1000-Prog-MN)

THIS RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.
If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

Read your rider carefully. This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY AND RIDER CAREFULLY.

Renewability. Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

Cancer. Your rider is designed to provide coverage ONLY for cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

The rider provides benefits only if the date of diagnosis of cancer is while your rider is in force.

Initial Diagnosis of Cancer Progressive Payment Rider

Amount: \$50 for each month in force.

We will pay a progressive payment in the amount indicated above for each month the rider has been in force before internal (not skin) cancer is first diagnosed. A month is 30 days. We will not pay this benefit for skin cancer.

The Progressive Payment stops adding up for any person insured by the policy on the policy anniversary after his 65th birthday. We will pay this benefit only once for each person insured by this rider.

DEFINITIONS

Cancer: means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Pre-malignant conditions or conditions with malignant potential are not to be construed as Cancer for the purposes of this rider.

Skin Cancer: means melanoma of Clark's Level I or II (Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin.

R-C1000-Prog-O-MN

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

3/09

Colonial LifeSM
Making benefits count.

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

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