

# Group Specified Disease

## North Carolina Department of Public Safety



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

It's true—a serious medical event such as cancer 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 Cancer Insurance may help guard you against financial hardship.

This cancer coverage from Colonial Life & Accident Insurance Company offers the protection you need to concentrate on what is most important—your treatment, care and recovery.

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:

- 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.
- Guaranteed renewable
- Portable

### What benefits are included?

**Face Amount:** \$ \_\_\_\_\_

**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.

# Group Specified Disease Health Screening Benefit



This \$50 benefit helps you pay for part of the expense of tests you may normally have each year. The benefit allows a maximum of 1 screening test per covered person per calendar year.

## Tests that qualify:

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

# Group Specified Disease First Diagnosis Building benefit rider

A diagnosis of a specified disease is not only emotionally draining, it can be financially draining as well. To help ease your financial worries during a difficult period, the rider provides a benefit when cancer\* (internal or invasive) 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.

## What is the benefit?

The rider pays a lump sum benefit upon diagnosis of cancer (internal or invasive), in addition to the covered person's face amount. The benefit amount increases on each rider year the rider is in force after the rider effective date and before the covered person's diagnosis is made. If you are diagnosed with cancer (internal or invasive) before the end of the first rider year, the rider will pay one-half of the annual building benefit amount.

## How often does it pay?

The benefit is paid only once per lifetime per covered person. The benefit amount accumulates for each covered person every rider year the rider is in force up to a maximum of 10 years, as long as the benefit isn't used.

## Rider features

- Covers the same family members as your group cancer certificate.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.
- Guaranteed renewable
- Portable

\* Cancer conditions that do not apply to the rider include Skin Cancer and Carcinoma in Situ.





ColonialLife.com

For more information go to  
[VisitYouville.com/ncdps](http://VisitYouville.com/ncdps)

For questions please call  
1-888-732-6248 or email  
[Colonial.NCService@gmail.com](mailto:Colonial.NCService@gmail.com)

#### **Group Specified Disease**

This is not an insurance contract and only the actual certificate provisions will control. Applicable to certificate form GCC1.0-C-GR-NC. Please see your Colonial Life benefits counselor for details.

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.

#### **Group Specified Disease Health Screening benefit**

The covered person must incur a charge and the certificate must be in force for benefits to be payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate form GCC1.0-C-GR-NC. This is not an insurance contract and only the actual certificate provisions will control. The certificate contains exclusions and limitations which may affect benefits payable.

#### **Group Specified Disease First Diagnosis Building benefit rider**

The certificate to which the rider is attached has exclusions and limitations. This is not an insurance contract and only the actual certificate provisions will control. Applicable to rider form R-GCC1.0-BB-GR-NC. Please see your Colonial Life benefits counselor for details.