

Specified Critical Illness Insurance



For more information,
talk with your
benefits counselor.

If you're diagnosed with a covered critical illness or cancer, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$5,000 - 75,000

Critical illness benefit

For the diagnosis of this covered critical illness condition: ¹	This percentage of the face amount is payable:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease ²	25%
Carcinoma in situ	25%

The maximum benefit amount for this policy is 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

Subsequent diagnosis of a different critical illness³

If you receive a benefit for a specified critical illness, and later you are diagnosed with a different specified critical illness, the original percentage of the face amount is payable for that particular specified critical illness.

Subsequent diagnosis of the same critical illness³

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: cancer, coronary artery bypass graft surgery/disease,² carcinoma in situ, and occupational infectious HIV or occupational infectious hepatitis B, C or D.

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Cancer vaccine benefit: \$50

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your policy is in force.



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- 1 Please refer to the policy for complete definitions of covered conditions.
- 2 Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.
- 3 Dates of diagnoses of a covered specified critical illness must be separated by at least 180 days.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS

We will not pay benefits for a specified critical illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0, CI-1.0-PL7, CI-1.0-PL8 or CI-1.0-PL10 (including state abbreviations where used, for example: CI-1.0-TX). The policy or its provisions may vary or be unavailable in some states. Please see your Colonial Life benefits counselor for details.



Deductions per year: 12

These rates were prepared on 8/27/2025 and are valid for 90 days.

Critical Illness 1.0 for MI

Applicable to policy form CI-1.0

- with Subsequent Diagnosis Coverage, Cancer Benefit

Non-Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$10,000	17-24	\$4.10	\$6.20	\$5.70	\$7.90
	25-29	\$6.10	\$9.30	\$7.70	\$11.00
	30-34	\$8.20	\$12.50	\$9.80	\$14.20
	35-39	\$11.30	\$17.30	\$12.90	\$19.00
	40-44	\$14.00	\$21.40	\$15.60	\$23.10
	45-49	\$18.90	\$29.10	\$20.60	\$30.70
	50-54	\$27.00	\$41.50	\$28.60	\$43.10
	55-59	\$33.70	\$51.80	\$35.40	\$53.50
	60-64	\$45.30	\$69.60	\$47.00	\$71.30
\$20,000	65-70	\$50.40	\$77.50	\$52.10	\$79.10
	17-24	\$8.20	\$12.40	\$11.40	\$15.80
	25-29	\$12.20	\$18.60	\$15.40	\$22.00
	30-34	\$16.40	\$25.00	\$19.60	\$28.40
	35-39	\$22.60	\$34.60	\$25.80	\$38.00
	40-44	\$28.00	\$42.80	\$31.20	\$46.20
	45-49	\$37.80	\$58.20	\$41.20	\$61.40
	50-54	\$54.00	\$83.00	\$57.20	\$86.20
	55-59	\$67.40	\$103.60	\$70.80	\$107.00
	60-64	\$90.60	\$139.20	\$94.00	\$142.60
	65-70	\$100.80	\$155.00	\$104.20	\$158.20

Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$10,000	17-24	\$5.80	\$8.90	\$7.50	\$10.60
	25-29	\$9.10	\$14.00	\$10.80	\$15.60
	30-34	\$13.20	\$20.30	\$14.90	\$22.00
	35-39	\$18.10	\$27.80	\$19.80	\$29.50
	40-44	\$23.20	\$35.70	\$24.90	\$37.40
	45-49	\$30.40	\$46.80	\$32.10	\$48.40
	50-54	\$42.10	\$64.70	\$43.80	\$66.40
	55-59	\$54.10	\$83.10	\$55.70	\$84.70
	60-64	\$69.60	\$106.90	\$71.30	\$108.60
	65-70	\$78.00	\$119.90	\$79.70	\$121.50

(Continued...)

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Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$20,000	17-24	\$11.60	\$17.80	\$15.00	\$21.20
	25-29	\$18.20	\$28.00	\$21.60	\$31.20
	30-34	\$26.40	\$40.60	\$29.80	\$44.00
	35-39	\$36.20	\$55.60	\$39.60	\$59.00
	40-44	\$46.40	\$71.40	\$49.80	\$74.80
	45-49	\$60.80	\$93.60	\$64.20	\$96.80
	50-54	\$84.20	\$129.40	\$87.60	\$132.80
	55-59	\$108.20	\$166.20	\$111.40	\$169.40
	60-64	\$139.20	\$213.80	\$142.60	\$217.20
	65-70	\$156.00	\$239.80	\$159.40	\$243.00

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices. Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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