



Group Specified Disease Insurance

Plan 1

When life takes an unexpected turn due to a specified disease diagnosis, your focus should be on recovery – not finances. Group Specified Disease insurance helps provide financial support by providing a lump-sum benefit payable directly to you for your greatest needs.

Coverage amount: _____

Specified disease benefit

COVERED CONDITION ¹	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Major organ failure	100%
Stroke	100%
Coronary artery disease	25%

BENEFITS STORY

An unexpected moment changes life forever

Chris was mowing the lawn when he suffered a stroke. His recovery will be challenging and he's worried, since his family relies on his income.

How Chris's coverage helped

The lump-sum payment from his specified disease insurance helped pay for:



Co-payments and hospital bills not covered by his medical insurance



Physical therapy to get back to doing what he loves



Household expenses while he was unable to work

For illustrative purposes only.

Key benefits

- Available coverage for spouse and eligible dependent children at 100% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

Preparing for the unexpected is simpler than you think. You'll have the support you need to face life's toughest challenges.



For more information, talk with your benefits counselor.

Subsequent diagnosis of a different specified disease

If you receive a benefit for a specified disease, and are later diagnosed with a different specified disease, 100% of the coverage amount may be payable for that particular specified disease.

Subsequent diagnosis of the same specified disease

If you receive a benefit for a specified disease, and are later diagnosed with the same specified disease,² 100% of the coverage amount may be payable for that specified disease.

1. Refer to the certificate for complete definitions of covered conditions.
2. Specified diseases that do not qualify include: coronary artery disease.

This insurance provides limited benefit health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for critical illness insurance.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE

We will not pay the benefits for a specified disease that occurs as a result of a covered person's: alcoholism or drug addiction; illegal occupations; intoxicants and narcotics; suicide; war or armed conflict; or 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 diagnosed with a specified disease.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the six-month period after the coverage effective date. Pre-existing condition means any covered person having a sickness or physical condition for which medical advice or treatment was recommended by a physician or received from a physician within six months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P-NY and certificate form GCI6000-C-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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