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## Specified Disease Insurance\*

**You can't predict an illness, but you can be prepared**

Medical advancements and early detection are helping many people survive specified diseases. However, these technologies and tests can lead to increased medical expenses.

Health insurance may only cover some of these costs, and an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities, and childcare.

Specified disease insurance from The Paul Revere Life Insurance Company helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered specified disease.

**#1**

**Heart disease remains the number one cause of death in the U.S.<sup>1</sup>**



## BENEFITS STORY

### ONE FAMILY'S JOURNEY

Everything was going great for John. To celebrate his promotion and 45th birthday, he went to dinner with his family. After returning home, John had a heart attack. Fortunately, he survived and had specified disease insurance to help with the bills while he recovered.



#### Medical expenses

John's specified disease insurance helped him pay for the hospital bills that his medical insurance didn't cover.



#### Lifestyle changes

After recovering, John's cardiologist recommended that he exercise regularly, so John used part of his benefit to pay for a gym membership.



#### Rest and relaxation

With stress factoring into John's heart attack, he used part of his benefit to take a vacation, where he took the time to decompress.



#### Prevention

To help make sure his heart stays healthy, John uses his annual health screening benefit to pay for his yearly stress test.

For illustrative purposes only.

## How it works

Specified disease insurance provides a lump-sum benefit you can use to help pay for:

- Missed wages, bills, and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses you choose



**Specified disease insurance can help with expenses from a major health event.**



### Covered specified diseases may include:<sup>2</sup>

- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Coronary artery disease

### Additional covered illnesses may include:

- Cancer
- Carcinoma *in situ*

### MEET WITH A BENEFITS COUNSELOR

By attending a 1-to-1 counseling session with a benefits counselor, you can learn more about specified disease insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.



Every 10 minutes another person is added to the transplant waiting list.<sup>3</sup>



Talk with your  
benefits counselor  
to learn more  
about specified  
disease insurance.

## Additional coverage options

Talk with your benefits counselor to find out which of these benefits may be included in your coverage.

- **Health screening benefit** – You or a covered family member may receive a benefit for certain health screening tests, such as a fasting blood glucose test, chest X-ray or PSA (blood test for prostate cancer).
- **Subsequent diagnosis benefit** – You may receive additional lump-sum benefits if diagnosed with a covered critical illness more than one time.
- **Cancer vaccine benefit** – You may receive a benefit if a covered person incurs a charge for any FDA-approved cancer vaccine.



Scan the code to see how specified  
disease insurance can help you, or  
go to [Colonial-PaulRevere.com/ee-ci](https://Colonial-PaulRevere.com/ee-ci)

1. American Heart Association, Heart Disease and Stroke Statistics Update Fact Sheet, 2022.
2. Please refer to the policy/certificate for complete definitions of covered conditions.
3. U.S. Health Resources & Services Administration, Organ Donation Statistics, <https://www.organdonor.gov/learn/organ-donation-statistics>, accessed December 7, 2022.

\* Specified Disease Insurance and Critical Illness 1.0 are marketing names of the insurance policy filed as "Individual Specified Disease Insurance Policy."

Group Specified Disease Insurance and Group Critical Care are marketing names of the insurance filed as "Group Specified Disease Insurance Policy."

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

The policies provide limited benefits health insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the Individual Specified Disease Insurance policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. Insureds in NY must be covered by comprehensive health insurance before applying for this coverage.

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 forms CI-1.0-NY and GCC1.0-P-NY and certificate form GCC1.0-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.



# The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving critical illnesses thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.

## Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- Survival rates for people hospitalized for heart attacks are approximately 90% to 97%.<sup>1</sup>
- Stroke is a leading cause of serious long-term disability.<sup>2</sup>
- Every nine minutes another person is added to the transplant waiting list.<sup>3</sup>

## Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.<sup>4</sup>
- Diabetes and hypertension are the leading causes of kidney failure.<sup>5</sup>



Every year, about 805,000 Americans have a heart attack – 605,000 for the first time.

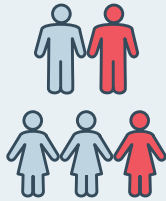
Every **40 seconds**, someone in America will have a heart attack.<sup>2</sup>



### Are you at risk?

- High blood pressure
- High cholesterol
- Smoking

are major risk factors of stroke that can be changed or treated.<sup>6</sup>



## CANCER RISK

The probability of developing cancer during a person's lifetime is **one in two for men and one in three for women.**<sup>9</sup>



Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.

## Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- Fewer than 4 in 10 U.S. adults could cover an unexpected expense of \$1,000.<sup>7</sup>
- 17% of adults had major, unexpected medical expenses in the prior 12 months ranging between \$1,000 and \$1,999.<sup>8</sup>

## Protect your way of life

Critical illness insurance may help with costs such as:

- **Lost income**  
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**  
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**  
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**  
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

1. Very Well Health, "How Many People Survive a Heart Attack? Why the First Hours Count." Richard N. Fogoros, MD, August 5, 2021, Heart Attack Survival Rate: How to Survive a Heart Attack (verywellhealth.com).
2. American Heart Association, Heart Disease and Stroke Statistics – 2021 Update: A Report from the American Heart Association, 2021.
3. Health Resources & Services Administration, Organ Donation Statistics, [organdonor.gov](http://organdonor.gov), 2021.
4. American Stroke Association, "Stroke Risk Factors Not Within Your Control," <https://www.stroke.org/en/about-stroke/stroke-risk-factors/stroke-risk-factors-not-within-your-control>, accessed December 2021.
5. Centers for Disease Control and Prevention. Chronic Kidney Disease in the United States, 2021. Atlanta, GA: US Department of Health and Human Services, Centers for Disease Control and Prevention; 2021.
6. American Stroke Association, "Risk Factors Under Your Control," <https://www.stroke.org/en/aboutstroke/stroke-risk-factors/risk-factors-underyour-control>, accessed December 2021.
7. Bankrate, "Survey: Bankrate's January Security Index," Jan 11 2021, [https://www.bankrate.com/banking/savings/financial-security-january-2021/?itm\\_source=parsely-api](https://www.bankrate.com/banking/savings/financial-security-january-2021/?itm_source=parsely-api), accessed December 2021.
8. Federal Reserve Board, "Report on the Economic Well-Being of U.S. Households in 2020," May 2021, The Fed - Report on the Economic Well-Being of U.S. Households in 2020 - May 2021 - Dealing with Unexpected Expenses (federalreserve.gov), accessed December 2021.
9. American Cancer Society, Cancer Facts & Figures 2021.

Policy forms marketed by the company vary by product and are too numerous to list in the advertisement, but a list can be provided upon request.

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FOR EMPLOYEES 9-22 | 101570-2-NY



# Group Specified Disease Insurance

## Plan 2

When life takes an unexpected turn, your focus should be on recovery – not finances. Group specified disease insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

Coverage amount: \$10,000 - \$20,000 - \$30,000

### Specified disease and cancer benefits

COVERED CONDITION <sup>1</sup>	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%

COVERED CANCER CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Invasive cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis . . . . .	\$400 per lifetime

### BENEFITS STORY

#### Preparing for a lifelong journey

Rebecca needs a kidney transplant. Her parents' specified disease coverage provided a benefit that can help cover expenses related to Rebecca's care.

#### How their coverage helped



A hospital stay and dialysis treatment



Ongoing prescription drug expenses



Private tutoring while undergoing treatment

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
- No medical underwriting to qualify for coverage<sup>3</sup>
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

**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,<sup>2</sup> 100% of the coverage amount is payable for that specified disease.

## Reoccurrence of invasive cancer (including all breast cancer)

If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 100% of the initial benefit amount may be payable if you are in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

1. Please refer to the certificate for complete definitions of covered conditions.
2. Specified disease that does not qualify: coronary artery disease.
3. Benefits may be subject to a pre-existing condition provision.

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.

Insureds in NY must be covered by comprehensive health insurance before applying for this coverage.

### EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE

We will not pay 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.

### EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Invasive Cancer (including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive 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 invasive or non-invasive cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

### 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.

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# Specified Disease Insurance\*

## Health Screening Benefit

The optional health screening benefit can help you reduce the risk of serious illness through early detection.

Health screening benefit ..... \$ 50.00

**Maximum of one screening test per covered person per calendar year.**

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

**For more information, talk with your benefits counselor.**

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