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enefits of good hard work.™

# Cancer Insurance

## How would cancer impact your way of life?

Hopefully, you and your family will never face cancer. If you do, a financial safety net can help you and your loved ones focus on what matters most — recovery.

If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health care services.

### Help when you need it most

Cancer coverage from Colonial Life & Accident Insurance Company can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

- Q Loss of income
- Q Out-of-network treatment
- Q Lodging and meals
- Q Deductibles and co-pays

# [ One Family's Journey ]

Paul and Kim were preparing for their second child when they learned Paul had cancer. They quickly realized their medical insurance wouldn't cover everything. Thankfully, Kim's job enabled her to have a Colonial Life Cancer Insurance policy on Paul to help them with expenses.



## DOCTOR'S SCREENING

### Wellness Benefit

Paul's wellness benefit helped pay for the screening that discovered his cancer.



## SECOND OPINION

### Tax Expense

When the couple traveled several hundred miles from their home to a top cancer hospital, they used the policy's lodging and transportation benefits to help with expenses.



## SURGERY

### Out-of-Pocket Cost

The policy's benefits helped with deductibles and co-pays related to Paul's surgery and hospital stay.

*For illustrative purposes only.*

## With Colonial Life's Cancer Insurance:

- Q Coverage options are available for you and your eligible dependents.
- Q Benefits are paid directly to you, unless you specify otherwise.
- Q You're paid regardless of any other insurance you may have with other companies.
- Q You can take coverage with you, even if you change jobs or retire.



## TREATMENT

Paul used his plan's benefits to help pay for experimental treatments not covered by his medical insurance.



## RECOVERY

Paul has been cancer-free for more than four years. His Colonial Life cancer policy provides a benefit for periodic scans to help ensure the cancer stays in check.

#### WAITING PERIOD

The policy and its riders may have a waiting period. Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable. If your