

# Cancer Insurance

## Specified Disease Hospital Confinement Rider

In addition to cancer, there are many other diseases that could lead to a costly hospital stay. Fortunately, there's a way to help protect your family's financial future.

At an additional cost, Colonial Life & Accident Insurance Company offers an optional specified disease rider for your cancer insurance. This rider adds valuable coverage for a variety of specified diseases.

### Specified diseases

- Adrenal hypofunction (Addison's disease)
- Botulism
- Bubonic plague
- Cerebral palsy
- Cholera
- Cystic fibrosis
- Diphtheria
- Encephalitis (including encephalitis contracted from West Nile virus)
- Huntington's chorea
- Legionnaires' disease
- Lou Gehrig's disease (amyotrophic lateral sclerosis)
- Lyme disease
- Malaria
- Meningitis (bacterial)
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Reye's syndrome
- Scleroderma
- Scarlet fever
- Sickle cell anemia
- Systemic lupus
- Tetanus
- Toxic epidermal necrolysis
- Toxic shock syndrome
- Tuberculosis (mycobacterial)
- Tularemia
- Typhoid fever
- Variant Creutzfeldt-Jakob disease (mad cow disease)
- Yellow fever

For more information, talk with your Colonial Life benefits counselor.

### Rider benefits

This benefit is payable if after the waiting period\* you incur charges for and are confined to a hospital for treatment of one of the specified diseases listed above.

### Rider features

- Guaranteed renewable as long as your cancer insurance policy is in force.
- Covers the same family members as your cancer insurance policy.
- Provides benefits regardless of any insurance you have with other companies.
- Provides benefits directly to you, unless you specify otherwise.

THIS POLICY PROVIDES LIMITED BENEFITS.

\*Waiting period means the first 30 days following each insured person's coverage effective date during which time no benefits are payable.

The rider and policy have exclusions and limitations which may affect any benefits payable. Please refer to the policy for complete definitions of covered conditions. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to rider form R-CanAssistSpDis (including state abbreviations where used, for example: R-CanAssistSpDis-TX).

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