

Why Critical Illness Insurance?

Do you know someone who has had a stroke, major organ transplant, heart attack (myocardial infarction) or other critical illness? More and more people are diagnosed or at risk for critical illness. As with cancer, a critical illness can be physically, emotionally and financially draining on you and your family.

- Americans will pay about \$57 billion in 2005 for stroke-related medical costs and disability.
- About every 26 seconds, an American will suffer a coronary event.

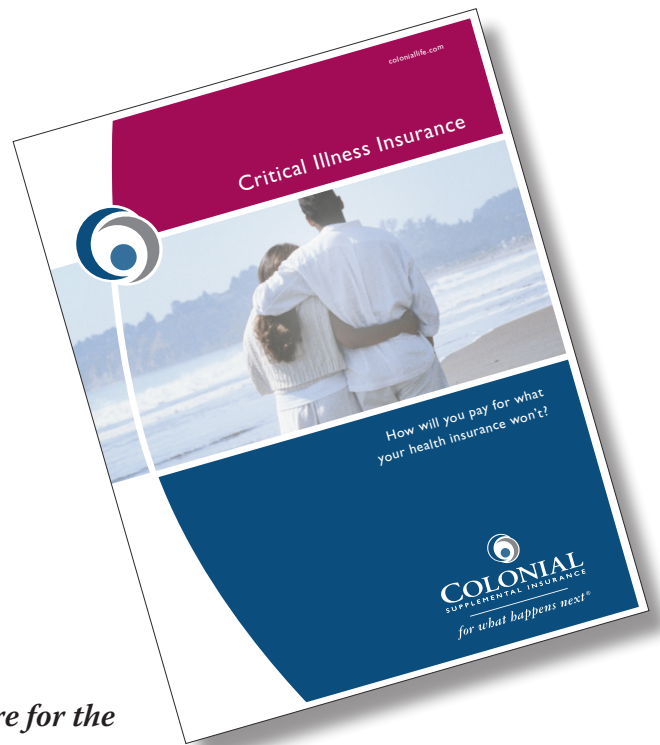
Source: Heart Disease and Stroke Statistics, 2005 Update, American Heart Association.

A critical illness plan from Colonial can help you prepare for the expenses related to specified critical illness treatment.

The Importance of Early Detection

The good news is that regular screenings by a health care professional are effective at early detection of many critical illnesses. Early detection helps increase the chance of survival. Likewise, if detected early, the treatment may not be as intense or costly.

Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial representative.



Colonial Supplemental Insurance products are underwritten by:

Colonial Life & Accident Insurance Company
1200 Colonial Life Boulevard, Columbia, South Carolina 29210
www.coloniallife.com

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COLONIAL
SUPPLEMENTAL INSURANCE

for what happens next®

Critical Illness Insurance

Critical Illness Insurance offers you supplemental benefits if you are diagnosed with the one of the following specified critical illnesses.

- Heart Attack (myocardial infarction)
- Stroke
- Major Organ Transplant
- End Stage Renal Failure
- Coronary Artery Bypass Surgery
- Carcinoma In Situ
- Cancer (optional benefit)

Critical Illness Insurance will pay a percentage of the policy face amount upon diagnosis of a covered critical illness. These benefits can be used to help pay the out-of-pocket expenses related to the treatment of a critical illness. Colonial's Critical Illness Insurance offers flexible coverage amounts. Plus, benefits are paid directly to you unless you specify otherwise. Critical Illness benefits are paid regardless of any other insurance you may have with other insurance companies.

Similar to the Colonial Cancer Insurance plan, you don't have to be diagnosed with an illness to receive a specified health screening benefit. An annual preventive health screening benefit will be paid to you if you have one of the covered health screening tests.

This coverage is portable, which means that if you change jobs or retire you can take your Critical Illness plan with you. Coverage is available for your spouse and this plan is guaranteed renewable as long as premiums are paid when due or within the grace period. Your premium can be changed only if we change it on all policies of this kind in the state where the policy was issued. Premiums are affordable and will not increase because you get older.

For complete product and rate information, please contact your Colonial Representative:

Don Roberts

972-542-3877 or 866-215-4370

e-mail: Don.Roberts@coloniallife.com

Or log onto the enrollment Web site at:

<https://harmonyenroll.coloniallife.com/>

Once you log in, you may self-enroll. If you wish assistance, log in and call the toll-free number that is listed above. A personal enrollment assistant will answer your questions or help you with the enrollment process.

Your user ID is **MCKI plus your Social Security Number**. (Example: MCKI123456789)

Your Password is the **first four characters of your last name followed by the last four digits of your Social Security Number**. (Example: smit6789).

For technical assistance accessing the system, call the Help Center at 1-866-875-4772.