

Group Critical Illness Insurance

First Diagnosis Building Benefit Rider (Critical Illness and Cancer)



A critical illness can have a big impact on your finances. To help protect your way of life, you can add the first diagnosis building benefit rider to your group critical illness coverage. Available at an additional cost, the rider provides a lump-sum benefit when a covered critical illness¹ or cancer² (internal or invasive) is first diagnosed.

First diagnosis building benefit rider

Payable once per covered person per lifetime

- **Named insured** Accumulates \$1,000 each year
- **Covered spouse/dependent child** Accumulates \$500 each year

The rider covers the same family members as your group critical illness insurance. The benefit amount accumulates each year the rider is in force before a diagnosis is made, up to a maximum of 10 years.

If you are diagnosed with a covered critical illness or cancer (internal or invasive) before the end of the first rider year, the rider will pay one-half of the annual building benefit amount.

For more information,
talk with your
benefits counselor.

ColonialLife.com

¹ Critical illness conditions that do not apply to the rider include coronary artery bypass graft surgery/coronary artery disease. Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.

² Cancer conditions that do not apply to the rider include skin cancer and carcinoma in situ.

The certificate to which the rider is attached has exclusions and limitations. This is not an insurance contract and only the actual certificate provisions will control. Applicable to rider form R-GCC1.0-BB (including state abbreviations where used, for example: R-GCC1.0-BB-TX). Not available in all states. Please see your Colonial Life benefits counselor for details.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

©2016 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.