

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

We will pay this benefit 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.
- Pays benefits regardless of any insurance you have with other companies.
- Pays benefits directly to you, unless you specify otherwise.

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

This rider has exclusions and limitations. 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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