

# Specified Disease Insurance



For more information,  
talk with your  
benefits counselor.

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If you're diagnosed with a covered specified disease or cancer, specified disease insurance from The Paul Revere Life Insurance Company can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

**Face amount:** \$\_\_\_\_\_

## Specified disease benefit

For the diagnosis of this covered specified disease condition: <sup>1</sup>	This percentage of the face amount is payable:
Invasive cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Coronary artery disease	25%
Carcinoma in situ	25%

The maximum benefit amount for this policy is 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified disease has been paid.

### Subsequent diagnosis of a different specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with a different specified disease, 25% of the original face amount is payable for that particular specified disease.

### Subsequent diagnosis of the same specified disease<sup>2</sup>

If you receive a benefit for a specified disease, and later you are diagnosed with the same specified disease, 25% of the original face amount is payable. Coronary artery disease does not qualify.

**Cancer vaccine benefit:** ..... \$50

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your policy is in force.

**Skin cancer benefit** ..... \$250

This benefit is payable if you or a covered family member is diagnosed with skin cancer while the policy is in force and it is not excluded by name or specific description in this policy. Payment for this benefit will not reduce the maximum benefit amount for specified disease.



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1 Please refer to the policy for complete definitions of covered conditions.

2 Dates of diagnoses of a covered specified disease must be separated by at least 30 days.

**EXCLUSIONS AND LIMITATIONS FOR SPECIFIED DISEASE**

The policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the policy is an excess of 60% percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with the policy.

We will not pay benefits for a specified disease that occurs as a result of a covered person's: alcoholism or drug addiction; illegal occupations; intoxicants and narcotics; pre-existing condition; mental or emotional disorders; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-PL7-NY or CI-1.0-PL8-NY. Please see your benefits counselor for details.

