

Specified Disease Insurance— First Occurrence of Cancer Rider



The diagnosis of cancer can be an upsetting time. You do not need to add financial worry to what is already a very difficult situation. When you add a First Occurrence of Cancer rider to your specified disease insurance policy, you add a little more financial protection at the point you or an insured family member is diagnosed with cancer—a time before many medical costs are incurred.

Rider Benefits

After the waiting period, this rider pays a lump sum benefit for the first diagnosis of cancer that occurs after the waiting period. Use the benefit to help pay for deductibles and coinsurance on your major medical insurance, or settle any outstanding debts. Use this benefit any way you see fit.

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

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 other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This rider provides specified disease insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

This rider has exclusions and limitations. For cost and complete details of the coverage, see your benefits counselor. Applicable to rider form R-C1000-Indx-NY.

Colonial Voluntary Benefits products are underwritten by:

The Paul Revere Life Insurance Company, Worcester, MA

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