

BENEFIT SPOTLIGHT: CRITICAL ILLNESS BENEFITS

Learn more about how the Critical Illness Policy offered by your employer can help protect your family and how to take advantage of its unique cost-saving features! Click here or scan the QR Code to watch a short video on all this benefit has to offer.



When life hits you with an unexpected health challenge, finances should be the last thing on your mind.

Colonial Life's Group Critical Illness plan can pay a lump sum, regardless of any other insurance you may have, to use however you see fit — offering increased financial support when you need it most.

Enhanced Coverage Features

- Benefits payable directly to you
- Benefits payable regardless of other insurance
- Children can be added to your policy at no additional cost
- Riders available for additional coverage
 - First Diagnosis Building Benefit Rider
 - Infectious Disease Rider
 - Progressive Disease Rider



Infectious Disease Rider

The Infectious Disease rider is optional coverage that is available to you and your covered family members. This coverage provides a lump sum to help cover healthcare costs and day to day expenses for several covered infectious diseases:

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| • Antibiotic resistant bacteria (including MRSA) | • Lyme disease | • Sepsis |
| • Cerebrospinal meningitis (bacterial) | • Malaria | • Tetanus |
| • Diphtheria | • Necrotizing fasciitis | • Tuberculosis |
| • Encephalitis | • Osteomyelitis | • Coronavirus disease 2019 (COVID-19)* |
| • Legionnaires' disease | • Poliomyelitis | |
| | • Rabies | |

*Covered for hospital confinement for 14 or more consecutive days for treatment of the disease

First Diagnosis Building Benefit Rider

The first diagnosis building benefit rider is optional coverage available to you and your covered family members.

- This rider provides enhanced financial protection by providing a lump-sum payment in addition to the coverage amount when you or a covered family member receive a critical illness diagnosis.

Questions? Attend the *Benefits Briefing* at your work location conducted by a *Pierce Group Benefits Representative* to see if this coverage is right for you!



Open Enrollment Dates:
September 2, 2025 - November 7, 2025



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