

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY
P. O. Box 1365, Columbia, South Carolina 29202 (800) 325 - 4368

HEALTH SCREENING RIDER
OUTLINE OF COVERAGE (Applicable to Rider Form R-HSR-FL)
THE RIDER IS NOT A MEDICARE SUPPLEMENT RIDER.
If you are eligible for Medicare, review the Guide to Health Insurance
for People with Medicare available from the Company.

Read your rider carefully. This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The rider sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR RIDER CAREFULLY.

Renewability. This coverage is guaranteed renewable for life as long as the policy to which it is attached is in force and premiums are paid when they are due. The premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued. If your premium is changed, you will be given 45 days notice.

Coverage Provided by the Rider. The rider is designed to provide coverage ONLY for the benefit listed below. This coverage is subject to any limitations or exclusions.

Health Screening Amount: \$50/YEAR

We will pay this benefit if one of the covered persons has one of the health screening tests defined in this outline performed after the waiting period. This benefit is payable once per calendar year. There is no limit to the number of years a covered person can receive benefits for health screening tests, as long as the rider and the policy to which it is attached are in force.

Important Words in the Rider

Health Screening Test means blood test for triglycerides, bone marrow testing, breast ultrasound, CA 15-3 (blood test for breast cancer), CA125 (blood test for ovarian cancer), CEA (blood test for colon cancer), chest X-ray, colonoscopy, fasting blood glucose test, flexible sigmoidoscopy, hemoccult stool analysis, mammography, pap smear, PSA (blood test for prostate cancer), serum cholesterol test to determine level of HDL and LDL, serum protein electrophoresis (blood test for myeloma), stress test on a bicycle or treadmill or thermography.

Waiting Period means the first 30 days following the effective date of the rider.

**TO OBTAIN INFORMATION OR MAKE A COMPLAINT, YOU MAY CALL OUR TOLL FREE NUMBER:
1-800-325-4368.**