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INSURANCE INSIDER

JANUARY 2021

Colonial Life®



This month we are highlighting our Colonial Life products. Current offerings include SEANC Cancer, Hospital Confinement and Disability insurance. Below you can find more information on the products. Visit www.visityouville.com/en/SEANC to see the Colonial Life member portal.

How would cancer affect your household financially?

The average of cancer treatment is \$150,000.¹

After using your primary health insurance, you could still be responsible for up to \$8,550 in out-of-pocket medical expenses.²

Protect your family with Critical Illness Insurance

Cancer Expenses

- Provider office visits
- Clinic visits for treatments
- Lab tests
- Diagnostic Procedures
- Treatment Procedures
- X-rays, CT scans, and MRIs
- Radiation treatments
- Drug costs
- Hospital stays (which can include many types of costs such as drugs, tests, and procedures as well as nursing care, doctor visits, and consults with specialists)
- Rehabilitation expenses
- Surgery
- Home care
- Transportation costs
- Hotels or lodging during treatment

<https://www.healthcare.gov/glossary/out-of-pocket-maximum-limit/>
<https://www.fightcancer.org/sites/default/files/Costs%20of%20>



Cancer insurance

Cancer insurance pays benefits to help pay for some of the direct medical and indirect non-medical costs related to cancer diagnosis and treatment. It can help pay for expenses that your health plan isn't designed to cover, like deductibles, coinsurance and travel to and from cancer treatment centers. Most plans offer options to help protect your spouse or children, as well. Below is a brief list of the benefit payout for Colonial's Level 3 plan.

LEVEL 3 BENEFITS

Ambulance	\$250 per trip
Anesthesia	25% of surgical procedures benefit
Blood/plasma/platelets/immunoglobulins	\$175 per day
Bone marrow or stem cell transplant	\$7,000 per transplant
Companion transportation	\$0.50 per mile
Egg(s) extraction or harvesting/sperm collection	\$1,000

Egg(s) or sperm storage (cryopreservation)	\$350
Family care	\$50 per day
Home health care services	\$100 per day
Hospital confinement	\$250 per day (30 days or less)
Hospital confinement	\$500 per day (31 days or more)
Lodging	\$75 per day
Outpatient surgical center	\$300 per day
Private full-time nursing services	\$125 per day
Chemotherapy (injected) by medical personnel	\$750 per week
Radiation by medical personnel	\$750 per week
Transportation	\$0.50 per mile
Second medical opinion	\$300

[View Cancer Plan Details](#)

[View Cancer Plan Wellness Benefits](#)

Disability insurance

Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: _____

Choose a monthly benefit amount between \$400 and \$6,500.*

If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

What is the benefit period?

Benefit period: _____ months

The partial disability benefit period is three months.

When may my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

[Enroll Now](#)

[Download Brochure](#)

Hospital Confinement Indemnity Insurance

Our Individual Medical Bridge insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children. Below are some examples of covered expenses.

Hospital confinement
Observation Room
Rehabilitation unit confinement
Waiver of premium
Diagnostic procedure
Outpatient surgical procedure

Tier 1 diagnostic procedures
(Breast, diagnostic radiology,
digestive, ear, nose, throat, mouth,
gynecological)
Tier 2 diagnostic procedures
(Cardiac, diagnostic radiology)

[Get more info](#)

As a reminder, the SEANC Insurance department will be available to assist you Monday - Friday, 8 a.m. – 5 p.m. at 800-222-2758 or insurance@seanc.org.



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