

Lyme Disease Included in Insurer Critical Illness Plan

American insurer Colonial Life is offering a new critical illness plan with optional rider that offers a lump sum benefit for hospitalization for treatment of COVID-19 and over 12 other infectious diseases, such as Lyme disease, antibiotic-resistant bacteria, Legionnaires' disease, meningitis, and sepsis.



For the critical illness plan's Lyme disease coverage: the date of Lyme disease diagnosis must be verified and confirmed to not be a pre-existing condition. Payment of the lump sum benefit varies by state and the type of coverage, ranging from \$5,000 – \$100,000; one lump sum per lifetime. A rider for hospitalization for various conditions, including Lyme disease can be added with a maximum payout of \$150,000 per lifetime. Both individual and group plans are available.

Coverage is available for up to 56 different serious conditions and treatment procedures. Additional conditions are covered for children. Riders can be added to coverage which provide additional benefits for infectious diseases, cancer, first diagnosis, heart procedures and Alzheimer's disease.

According to Pam Jenkins, assistant vice president for product development at Colonial Life: "Even employees with good health insurance can face significant expenses from copays, deductibles and nonmedical costs related to a serious illness. Group critical illness insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed."

**Read more about Colonial Life's new critical illness plan –
prnewswire.com**

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