

Benefits for Individuals, Benefits That Count



Colonial Life's coverages share important features:

- Coverage is available for your spouse and children with most products.
- Benefits are paid directly to you, unless you specify otherwise.
- With most plans, you can continue coverage when you retire or change jobs, with no increase in premiums.
- With most plans you receive benefits regardless of any other insurance you may have with other insurance companies.

When you choose the right benefits at the right time of your life, you're truly making your benefits count. Check each benefit you would like to learn more about at your personal, 1-to-1 session with a Colonial Life benefits counselor. At the session, you will learn how these products fit into your overall benefits package, and there will be no obligation to buy anything.

- Disability Insurance** – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.
- Accident Insurance** – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury.
- Life Insurance** – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.
- Cancer Insurance** – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.
- Critical Illness Insurance** – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.
- Hospital Confinement Insurance** – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.

Please fill in the following information and hand this sheet back to your Colonial Life benefits counselor.

Name: _____ Date: _____

Department/Location _____

Phone: _____ Email: _____

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

Colonial Life
Making benefits count.

© 2011 Colonial Life & Accident Insurance Company
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

BENEFIT PLAN DESIGNS AND SAMPLE WEEKLY COST

Disability Insurance: This plan provides income protection from the potential financial impact of a disability or maternity leave. Includes Partial Disability Benefits.

***Sample Premium (AA):**

	Monthly Benefit	Benefit Period	Weekly Cost
Employee Only	\$1200	3 months	\$7.62
Employee Only	\$1800	3 months	\$11.42
Employee Only	\$2000	3 months	\$15.92

Accident Insurance: Plan provides multiple cash benefits to the employee for a covered accidental injury.
Available for: Employee; Spouse; Dependent Child(ren) **Plan Design:** On and Off Job Coverage

***Sample Premium:**

Basic w/Health Screening Benefit	Weekly Cost
Named Insured (Employee, Spouse or Child)	\$3.83
Employee & Spouse	\$5.29
One-Parent Family	\$5.82
Two-Parent Family	\$7.28

Cancer Insurance: Plan provides multiple cash benefits when diagnosed with Cancer.

Available for: Employee; Spouse; Child(ren) **Optional Riders:** Initial Diagnosis; Progressive Payment

***Sample Premium:**

Cancer w/Health Screening Benefit	Level 1	Level 2	Level 3	Level 4
Employee	\$2.71	\$4.85	\$6.29	\$8.42
Employee & Dependent Children	\$3.06	\$5.19	\$7.10	\$9.35
Employee, Spouse & Dependent Children	\$4.62	\$8.08	\$10.67	\$13.90

Critical Illness Insurance: Provides a lump sum cash benefit for a covered critical illness such as a heart attack, stroke, organ transplant & coronary artery bypass surgery. Health screening benefits included.

***Sample Premium:**

CI w/Health Screening Benefit & Subsequent Diagnosis	Face Amount	Weekly Cost
Employee Only (35 non-smoker)	\$10,000	\$1.95
Employee Only (35 non-smoker)	\$25,000	\$4.13
Employee Only (35 non-smoker)	\$50,000	\$7.77

Available for: Employee; Spouse; Child(ren)

Plan Design: Employee Face Amounts: \$5,000 up to \$75,000
 Spouse Face Amounts: \$5,000 up to \$40,000

Life Insurance: Helps provide financial security to surviving family members.

Simplified Issue: Up to 100,000 face amount with NO Medical Testing Available

***Sample Premium:**

Base Plan	Face Amount	Sample Age Non-Tobacco	Weekly Cost
Term Life Insurance	75,000	35 n/s	\$3.56
Universal Life Insurance	35,000	35 n/s	\$6.39
Whole Life	25,000	35 n/s	\$5.72

Hospital Confinement Indemnity (Medical Bridge): Provides cash benefits to help pay for deductible and coinsurance costs, as well as everyday living expenses.

***Sample Premium:**

Medical Bridge	Hospital Benefit	Weekly Cost
Employee Only	\$1000.00	\$4.27
Employee, Spouse & Dependent Children	\$1000.00	\$11.08