



Colonial Life[®]
The benefits of good hard work.[®]

Voluntary Benefits Booklet

Welcome to Your Voluntary Benefits

Having a choice is important, Colonial Life's benefits enhance your benefit package. Whether you are single, married or raising children these voluntary benefits can provide you and your family financial security for the unexpected.

Colonial Life policies are not automatically issued for coverage - you must complete the enrollment process for issuance of coverage. Confirmation of your elections will be provided at the conclusion of your enrollment.



Is your paycheck protected?

It's important to be financially prepared for the future. That's why you have insurance for your house, your car and your health. But if you're like many Americans, you don't have insurance for the one thing you use to pay for these expenses — your paycheck.

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses? Colonial Life's disability insurance can help pay for your expenses and keep you focused on what really matters — recovery.

Your bills continue, even if your paycheck doesn't

Think about your ongoing monthly expenses — everything from your mortgage or rent to your groceries and utilities. If a disability left you without a paycheck, you might rely on savings as a backup plan, but would you have enough?

Recent college graduate with first full-time job



ASHLEY

While jogging after work one evening, Ashley injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Ashley stopped receiving a paycheck.

How her disability policy helped:

Ashley used her disability benefits to help with her rent and monthly student loan payment.



Over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.

Social Security Administration, *Social Security Basic Facts*, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf> (accessed July 5, 2017)

To learn more, contact:

ColonialLife.com

Individual Short Term Disability Insurance

Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise), and you can use them however you'd like.
- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- Benefits are payable regardless of any insurance you may have with other companies.
- Disability benefits may also be available if you return to work part-time.



More than 65% of workers who apply for Social Security Disability Insurance are denied.

Social Security Administration, Selected Data from Social Security Program, 2018

Basic benefits

Monthly disability benefit for off-job and on/off job coverage

Choose a monthly benefit up to 60% of your income, between \$400 and \$4,000*. On-job benefits are 50% of the off-job amount.

*Subject to income requirements.

Benefit and elimination periods

The benefit period is the maximum length of time for which you can receive benefits. The elimination period is the length of time between when your disability begins and when you are eligible to receive the monthly disability benefits.

Benefit period:	12 months
Elimination period(s):	
Accident	90 days
Sickness	90 days

Product information

Total disability definition – Totally disabled or total disability means you are: unable to perform the material and substantial duties of your job, not working at any job, and under the regular and appropriate care of a physician.

How partial disability works – If you are able to return to work part-time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium – We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations – If you are disabled while outside of the United States, Canada or Mexico, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

Issue age – Coverage is available from ages 17 to 74.

Keep your coverage – You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.

Exclusions and limitations

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of:

- cosmetic surgery,
- felonies or illegal occupations,
- flying,
- hazardous avocations,
- intoxicants and narcotics,
- psychiatric or psychological conditions,
- racing, semi-professional or professional sports,
- substance abuse,
- suicide or injuries which you intentionally do to yourself,
- war or armed conflict.

We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

Pre-existing condition

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice or had taken medication within 12 months before the policy coverage effective date shown on the policy schedule. After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the policy coverage effective date and the elimination period has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000. This is not an insurance contract and only the actual policy and rider provisions will control. Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

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You can't predict your family's future, but you can be prepared for it.

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with whole life insurance from Colonial Life.

Advantages of whole life insurance

- Permanent coverage that stays the same throughout the life of the policy
- Guaranteed level premiums that do not increase because of changes in health or age
- Access to the policy's cash value through a policy loan for emergencies¹
- Benefit for the beneficiary that is typically tax-free

Benefits and features

- Two plan options to choose what age your premium payments will end – Paid-Up at Age 70 or Paid-Up at Age 100
- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness²
- Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- Pays cash surrender value at age 100 (when the policy ends)



In the U.S., medical spending in the **last 12 months** of life is nearly \$80,000 per person.

HealthAffairs.org, End-Of-Life Medical Spending In Last Twelve Months Of Life Is Lower Than Previously Reported, July 2017.

Whole Life Insurance

Benefits worksheet

For use with your
benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

YOU \$ _____

Select the option:

Paid-Up at Age 70

Paid-Up at Age 100

SPOUSE \$ _____

Select the option:

Paid-Up at Age 70

Paid-Up at Age 100

DEPENDENT STUDENT

\$ _____

Paid-Up at Age 70

Paid-Up at Age 100

Select any optional riders:

Spouse term life rider
\$ _____ face amount
for _____-year term period

Children's term life rider
\$ _____ face amount

Accidental death benefit rider

Chronic care accelerated death
benefit rider

Critical illness accelerated death
benefit rider

Guaranteed purchase option rider

Waiver of premium benefit rider

Additional coverage options

Spouse term life rider

Cover your spouse up to a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

Juvenile whole life policy

You can purchase a policy while children are young and premiums are low – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan is paid-up at age 70.

Children's term life rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.² A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.² A subsequent diagnosis benefit is included.

Guaranteed purchase option rider

If you are age 50 or younger when you purchase the policy, you can add the rider, which allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

¹ Loan should be repaid to protect the policy's value.

² Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO and applicable state variations.

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For more information,
talk with your
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ColonialLife.com



A lower rate for life

By purchasing juvenile whole life insurance for a child or grandchild, you can begin a lifetime of protection at affordable rates. The younger the child is when you purchase coverage, the lower the rate will be for the life of the policy.

Also, if an unexpected accident or illness makes life insurance more expensive – or even unavailable – for them later on, they’ll have this whole life coverage to help protect their loved ones.

Coverage features

- Available for your children or grandchildren through age 17 (dependent students ages 18-26 may be eligible for an adult plan)
- Accumulates cash value at a guaranteed rate over the life of the coverage
- Stays in force as long as you continue making payments
- Option to add accidental death benefit rider at any time
- Ability to pass ownership or enhance coverage with optional riders after your child or grandchild’s 18th birthday



Your cost will vary based on the amount of coverage you select.

Talk with your benefits counselor for information about how much coverage would work best for you.

HOW MUCH COVERAGE DO YOU NEED?

FACE AMOUNT \$ _____

Juvenile Whole Life Insurance

**GIVE A GIFT
THAT LASTS
A LIFETIME**



CHILDHOOD

They grow up so fast. Get them off to a great start.



18TH BIRTHDAY

Give them ownership of their policy as they take more control of their future.



FIRST JOB

Provide a base to build on as they establish themselves.



WEDDING

They can purchase coverage on a new spouse.



CHILDREN

They can extend coverage as their family grows.



RETIREMENT

As years go by, know they're protected by the coverage you purchased.

Additional features

\$3,000 immediate claim payment

This payment can help meet immediate needs, such as funeral costs, by providing an initial death benefit payment of \$3,000 to the designated beneficiary.

Terminal illness accelerated death benefit

If the insured child is diagnosed with a terminal illness, you can request up to 75% of the policy's death benefit, up to \$150,000.

Guaranteed purchase option

Additional whole life coverage may be purchased on the child – without health questions – at ages 18, 21 and 24. Coverage up to the initial face amount may be purchased, not to exceed a total combined maximum of \$100,000 for all options.

Optional rider

Accidental death benefit rider

When you purchase this rider, it pays an additional benefit if the insured child or grandchild dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% of the accidental death benefit will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seat belt.

Additional options available at age 18 (and after policy ownership has been passed to child)

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies the insured has a chronic illness, the policy owner may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.¹ A chronic illness means substantial supervision is required due to a severe cognitive impairment or the inability to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

Critical illness accelerated death benefit rider

If the insured suffers a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.¹ A subsequent diagnosis benefit is included.

Spouse term life rider

The policy owner can purchase term life coverage for a spouse, with a maximum death benefit of up to \$50,000. 10-year and 20-year coverage periods are available. Coverage may be converted to a cash value policy within certain time periods later on – without having to answer health questions.

Children's term life rider

The policy owner may purchase up to \$20,000 in term life coverage for all eligible dependent children and pay one premium. Each eligible child can later convert this coverage to a cash value life insurance policy – without having to answer health questions – upon the parent's or grandparent's 70th birthday or the child's 25th birthday, whichever comes first.

¹ Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC19-IWL5000J/IWL5000J, rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC and applicable state variations.

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For more information,
talk with your
benefits counselor.

ColonialLife.com

Benefits worksheet

For use with your
benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

YOU \$ _____

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

SPOUSE \$ _____

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

DEPENDENT STUDENT \$ _____

- Paid-Up at Age 70
- Paid-Up at Age 100

Select any optional riders:

- Spouse term life rider
\$ _____ face amount
for _____-year term period
- Children's term life rider
\$ _____ face amount
- Accidental death benefit rider
- Chronic care accelerated death benefit rider
- Critical illness accelerated death benefit rider
- Guaranteed purchase option rider
- Waiver of premium benefit rider

To learn more, talk with your
benefits counselor.

ColonialLife.com

Additional coverage options

Spouse term life rider

Cover your spouse up to a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

Juvenile whole life policy

You can purchase a policy while children are young and premiums are low – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan is paid-up at age 70.

Children's term life rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.² A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.² A subsequent diagnosis benefit is included.

Guaranteed purchase option rider

If you are age 50 or younger when you purchase the policy, you can add the rider, which allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

¹ Loan should be repaid to protect the policy's value.

² Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO and applicable state variations.

Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost.

Can my premium change?

Your coverage is guaranteed renewable as long as you pay your premiums when they are due or within the grace period. While this policy is in force, we have no right to make any changes to it without your permission, except for the amount of premiums. Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued.

How do I file a claim?

Visit coloniallife.com or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

Initial Care

- Accident Emergency Treatment..... \$125
- X-ray Benefit.....\$30
- Ambulance\$200
- Air Ambulance..... \$2,000

Common Accidental Injuries

Dislocations (Separated Joint)	Non-Surgical	Surgical
Hip	\$2,200	\$4,400
Knee (except patella)	\$1,100	\$2,200
Ankle – Bone or Bones of the Foot (other than Toes)	\$880	\$1,760
Collarbone (Sternoclavicular)	\$550	\$1,100
Lower Jaw, Shoulder, Elbow, Wrist	\$330	\$660
Bone or Bones of the Hand	\$330	\$660
Collarbone (Acromioclavicular and Separation)	\$110	\$220
One Toe or Finger	\$110	\$220

Fractures	Non-Surgical	Surgical
Depressed Skull	\$2,750	\$5,500
Non-Depressed Skull	\$1,100	\$2,200
Hip, Thigh	\$1,650	\$3,300
Body of Vertebrae, Pelvis, Leg	\$825	\$1,650
Bones of Face or Nose (except mandible or maxilla)	\$385	\$770
Upper Jaw, Maxilla	\$385	\$770
Upper Arm between Elbow and Shoulder	\$385	\$770
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$330	\$660
Shoulder Blade, Collarbone, Vertebral Process	\$330	\$660
Forearm, Wrist, Hand	\$330	\$660
Rib	\$275	\$550
Coccyx	\$220	\$440
Finger, Toe	\$110	\$220

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) \$1,000 to \$12,000
- Coma.....\$10,000
- Concussion \$60
- Emergency Dental Work\$75 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size).....\$30 to \$500

Requires Surgery

- Eye Injury.....\$300
- Tendon/Ligament/Rotator Cuff.....\$500 - one, \$1,000 - two or more
- Ruptured Disc\$500
- Torn Knee Cartilage\$500

Surgical Care

- Surgery (cranial, open abdominal or thoracic) \$1,500
- Surgery (hernia) \$75
- Surgery (arthroscopic or exploratory)\$200
- Blood/Plasma/Platelets\$300

Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation.....\$500 per round trip up to 3 round trips
- Lodging (family member or companion).....\$125 per night up to 30 days for a hotel/motel lodging costs

Accident Hospital Care

- Hospital Admission* \$1,000 per accident
 - Hospital ICU Admission* \$2,000 per accident
- * We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.*
- Hospital Confinement \$225 per day up to 365 days per accident
 - Hospital ICU Confinement\$450 per day up to 15 days per accident

Accident Follow-Up Care

- Accident Follow-Up Doctor Visit \$50 (up to 3 visits per accident)
- Medical Imaging Study\$150 per accident
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy \$25 per treatment up to 10 days
- Appliances \$100 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb \$500 - one, \$1,000 - more than 1
- Rehabilitation Unit.....\$100 per day up to 15 days per covered accident,
and 30 days per calendar year.
Maximum of 30 days per calendar year

Accidental Dismemberment

- Loss of Finger/Toe\$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye\$7,500 – one, \$15,000 – two or more

Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
- Loss of both hands or both feet
- Loss or loss of use of one arm and one leg or
- Loss or loss of use of both arms or both legs
- Loss of the sight of both eyes
- Loss of the hearing of both ears
- Loss of the ability to speak

Named Insured \$25,000 Spouse\$25,000 Child(ren).....\$12,500

365-day elimination period. Amounts reduced for covered persons age 65 and over.

Payable once per lifetime for each covered person.

Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$45,000	\$100,000
● Spouse	\$45,000	\$100,000
● Child(ren)	\$9,000	\$20,000

Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per person.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult 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
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

My Coverage Worksheet (For use with your Colonial Life benefits counselor)

Who will be covered? (check one)

- Employee Only Spouse Only One Child Only Employee & Spouse
- One-Parent Family, with Employee One-Parent Family, with Spouse Two-Parent Family

When are covered accident benefits available? (check one)

- On and Off -Job Benefits Off -Job Only Benefits

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: felonies; sickness; suicide or self-inflicted injuries; war or armed conflict; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: birth; intoxication.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form Accident 1.0-HS-WA. This is not an insurance contract and only the actual policy provisions will control.

Group Hospital Confinement Indemnity Insurance Plan 2



Group Medical BridgeSM 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.

Hospital confinement benefit \$ 1000 per day
Maximum of one day per covered person per calendar year

Outpatient surgical procedure benefit

■ **Tier 1** \$ 1000 per day

■ **Tier 2** \$ 2000 per day

Maximum of \$ 3000 per covered person per calendar year for Tier 1 and 2 combined
Maximum of one day per outpatient surgical procedure

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your certificate.

Tier 1 outpatient surgical procedures

■ **Breast**

- Axillary node dissection
- Breast capsulotomy
- Breast reconstruction
- Lumpectomy

■ **Cardiac**

- Pacemaker insertion

■ **Digestive**

- Colonoscopy
- Fistulotomy
- Hemorrhoidectomy (external)
- Lysis of adhesions

■ **Skin**

- Laparoscopic hernia repair
- Skin grafting

■ **Ear, nose, throat, mouth**

- Adenoidectomy
- Removal of oral lesions
- Myringotomy
- Tonsillectomy
- Tracheostomy

■ **Gynecological**

- Dilation and curettage (D&C)
- Endometrial ablation
- Lysis of adhesions

■ **Liver**

- Paracentesis

■ **Musculoskeletal system**

- Carpal/cubital repair or release
- Dislocation (closed reduction treatment) other than a finger or toe
- Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
- Fracture (closed reduction treatment) other than a rib, finger or toe
- Removal of orthopedic hardware
- Removal of tendon lesion

For more information,
talk with your
benefits counselor.

Tier 2 outpatient surgical procedures

- **Breast**
 - Breast reduction
- **Cardiac**
 - Angioplasty
 - Cardiac catheterization
- **Digestive**
 - Exploratory laparoscopy
 - Laparoscopic appendectomy
 - Laparoscopic cholecystectomy
- **Ear, nose, throat, mouth**
 - Ethmoidectomy
 - Mastoidectomy
 - Septoplasty
 - Stapedectomy
 - Tympanoplasty
 - Tympanotomy
- **Eye**
 - Cataract surgery
 - Corneal surgery (penetrating keratoplasty)
 - Glaucoma surgery (trabeculectomy)
 - Vitrectomy
- **Gynecological**
 - Myomectomy
- **Musculoskeletal system**
 - Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
 - Arthroscopic shoulder surgery
 - Clavicle resection
 - Dislocations (open reduction with internal fixation)
 - Fracture (open reduction with internal fixation)
 - Removal or implantation of cartilage
 - Tendon/ligament repair
- **Thyroid**
 - Excision of a mass



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EXCLUSIONS

We will not pay benefits for sicknesses which are caused by alcoholism or drug addiction. We will not pay benefits for injuries received in accidents which are caused by: dental procedures, elective procedures, cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide, intentional injuries, war or armed forces service. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition, which means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to certificate number GMB1.0-C-WA-R. This is not an insurance contract and only the actual certificate provisions will control.

Specified Critical Illness Insurance



For more information,
talk with your
benefits counselor.

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If you're diagnosed with a covered critical illness or cancer, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$ elect up to \$20,000

Critical illness benefit

For the diagnosis of this covered critical illness condition: ¹	This percentage of the face amount is payable:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Carcinoma in situ	25%

The maximum benefit amount for this policy is 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

Subsequent diagnosis of a different critical illness

If you receive a benefit for a specified critical illness, and later you are diagnosed with a different specified critical illness, 25% of the original face amount is payable for that particular specified critical illness.

Subsequent diagnosis of the same critical illness

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: cancer, carcinoma in situ, and occupational infectious HIV or occupational infectious hepatitis B, C or D.



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¹ Please refer to the policy for complete definitions of covered conditions.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS

We will not pay benefits for a specified critical illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-PL7-WA or CI-1.0-PL8-WA. Please see your Colonial Life benefits counselor for details.

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Critical Illness Insurance

Health Screening Benefit



The optional health screening benefit can help you reduce the risk of serious illness through early detection.

Health screening benefit.....\$ 50.00

Maximum of one screening test per covered person per calendar year.

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

For more information,
talk with your
insurance producer.

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For cost and complete details, see your Colonial Life insurance producer. Applicable to form CI-1.0-WA and GCC1.0-P-WA.

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Complimentary Value Adds

- **Attend a 1-t-1 benefit counseling session and to learn more about your voluntary options and value added programs.**
- **There is no cost and no requirement to elect Colonial Life benefits to receive our value added programs.**

Provide health and wellness discounts with WellCard



WellCard can help employees and their families with out-of-pocket costs that health insurance doesn't cover. To receive discounts, your employees simply present the card at a participating pharmacy or health care provider.

How does it work?

If the employee's benefits are limited to a certain number of visits or products, WellCard discounts can help with out-of-pocket costs if the employee exceeds the limit.

Other discount programs often require a monthly fee for each member to access services that may or may not be used. WellCard offers discounts at the point of service when the employee chooses to make a purchase, so employees aren't paying for services they aren't using.

WellCard can benefit your business and your employees whether you offer a health care plan, offer a high-deductible plan or are unable to offer health insurance.

Additional WellCard features include:

■ 24/7 telemedicine

Accessing MyIdeal Doctor, a 24/7 telemedicine service, could help prevent employees from having to leave the worksite for doctor's office visits. It could also help them with out-of-pocket costs, such as travel expenses and multiple co-pays. Unlimited telephone consultations are available to the employees 24/7 for a \$45 per consult fee when they mention they have WellCard.

■ Pet care

whiskerDocs is the first real-time veterinary support service for pet parents. Available in seconds, via phone, live chat, mobile messaging and email. Providing instant access, whiskerDocs is available to help pet parents decide the best course of action for their pets 24/7. WellCard members will receive 15% discount off the retail prices.

■ Medical bill advocate

At no charge, experienced auditors review medical bills for accuracy and help employees organize and understand medical expenses. They also negotiate any claim that has a patient balance exceeding \$500. Most services cost between \$95 and \$895.

■ Cash rewards and entertainment benefits

With WellCard Savings Rewards, cardholders can get help paying for their health care expenses through cash rewards from everyday purchases made through a network of merchants. Cardholders can also save money on entertainment benefits, with discounts on Disney™ and Universal Studios™ theme parks, Las Vegas and New York Broadway shows, movie tickets, hotels and rental cars.



The WellCard program offers health and wellness products and services from brand-name vendors nationwide:

- Pharmacy (retail and mail order)
- Vision care and LASIK
- Hearing
- Dental
- Medical network
- MRI and imaging
- Lab savings
- 24/7 doctor telephone consult
- 24/7 veterinary support
- Medical bill help
- Diabetes care and supplies
- Vitamins
- Daily living products
- Cash rewards and entertainment benefits
- Fitness

Contact your Colonial Life benefits counselor today to learn how WellCard can enhance your benefits package.

This discount program is powered by AccessOne Consumer Health, Inc.
84 Villa Rd, Greenville, S.C. 29615 accessonedmpo.com

This is not a Part D Medicare prescription drug program. This is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Payment must be made at the time of service to receive discounts from participating providers. Void where prohibited by law.

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Help your employees manage legal matters

LawAssure™



LawAssure can help your employees:

- Write a will
- Make a power of attorney
- Prepare a health care directive
- Create a trust
- Write a consumer complaint
- Lease out a property
- Draft divorce paperwork

When employees face legal issues, getting help from high-quality attorneys can be expensive. Thanks to Colonial Life's partnership with LawAssure™, you can offer legal resources for your employees – at no direct cost to you or them.

Our service solution

LawAssure is an online service designed to provide your employees with access to a variety of legal services. For more than 15 years, consumers and businesses have used these services to make their lives easier. This powerful resource has prepared more than 5 million legal documents, including wills, pre-nuptials, employment contracts and more.

Employees who participate in a 1-to-1 benefits counseling session will receive more information on how to create a LawAssure account, which they can access at no cost for one year. To keep legal matters private and documents secure, each of your employees will have an individual log-in and account.

Once employees log in, LawAssure's intuitive design makes it easy to navigate:

- **Select service** – Your employees start by choosing the legal service they need from a wide range of options.
- **Create document** – By simply answering a series of questions, your employees will have a document automatically tailored to their individual circumstances.
- **Share and print** – During document preparation, your employees can securely collaborate with another person, such as a relative or advisor. Once they're done, they can export it for printing and signature.

Make law easy for your employees

By offering your employees this easy-to-use service, you may be able to help them avoid costly legal fees. It's a simple way to enhance your benefits package without affecting your budget.

To learn more, talk with your Colonial Life benefits counselor.

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Colonial Life
The benefits of good hard work.®

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Getting started

The easiest way to manage your business with us is through ColonialLife.com. To sign up for the website, click Register at the top right of the home page and follow the instructions.

Contact us

Online

ColonialLife.com

Log in and click on

Contact Us

Telephone

1-800-325-4368

Hearing-impaired customers

803-798-4040

If you do not have a TDD, call Voiance Telephone Interpretation Services. 844-495-6105

Consider your options

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal. For your convenience, you can choose how you interact with us. For the quickest service, we recommend using our website, which lets you do the following:

- Review, print or download a copy of your policy/certificate
- Update contact information
- Access service forms
- Submit your claim using our eClaims system
- Check the status of your claim and view claims correspondence
- Access claim forms

Your policy and certificates are located under the My Correspondence tab.

eClaims are quick and easy

With the eClaims feature on **ColonialLife.com**, you can file most claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- You can access eClaims through your computer or mobile device and upload any required supporting documentation.
- Once you're logged in to ColonialLife.com, visit the **Claims Center** and select **File an Online Claim** to get started.

Paper claims

- If you don't want to file online, download the form you need by visiting the Claims Center page on ColonialLife.com and clicking on **claims and service forms**.
- Follow the instructions, tips and videos to complete and submit your claim.