

Voluntary benefits portfolio

Choices to protect what you've worked so hard to build

Each individual's lifestyle and needs are different from the next. Voluntary benefits from Colonial Life – on both an individual and group platform – offer a broad range of financial protection options for employees and their families. Many can also help businesses combat the rising costs of health care.

Disability Insurance

- **Disability 1000** – An individual short-term disability insurance product that replaces a portion of income. Disability 1000 provides on/off-job or off-job only accident and sickness coverage. This product includes a partial disability benefit, portability, worldwide coverage and waiver of premium. Guaranteed-issue and simplified-issue options are available.
- **Group Disability** – A voluntary group short-term disability product that allows employers to tailor plan options to fit their business needs. The policy provides on/off-job or off-job only accident and sickness coverage, and includes features such as partial disability, portability and waiver of premium. It also offers optional benefits such as Psychiatric and Psychological Conditions and Waiver of Elimination Period for First Day of Hospital Confinement. Guaranteed-issue and simplified-issue options are available.

Life Insurance

- **Term Life 1000** – An individual term life insurance product that offers three level term options (10-, 20- and 30-year), level death benefits, family coverage and guaranteed rates. It is guaranteed renewable to age 95 and convertible to age 75.
- **Group Term Life** – A group term life insurance product with flexible benefit designs. The product offers guaranteed-issue underwriting at initial enrollment with group rates. It is portable and convertible under certain conditions. Employer- and employee-paid options provide flexibility and allow employees to purchase additional coverage at group rates.
- **Universal Life 1000** – An individual universal life product with flexibility that allows an employee to adapt to changing needs by varying face amounts and premiums. It also provides optional Long-Term Care Rider and Restoration of Benefits Rider at an additional cost.
- **Whole Life 1000** – A permanent whole life insurance product that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit as long as premiums are paid when due and no loans are taken. Guaranteed-issue and simplified-issue options are available, as well as an optional Long-Term Care Rider at an additional cost.

Spouse and eligible dependent children coverage is available with all life products.

*Cancer 1000 will no longer be available for sale in states where Cancer Assist is approved.

** Medical Bridge 3000 will no longer be available for sale in states where Individual Medical Bridge is approved.

Products have exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states. See your benefits representative for complete details.

Disability Insurance

Short-Term Disability

- Disability 1000
- Group Disability

Life Insurance

Term Life

- Term Life 1000
- Group Term Life

Universal Life

- Universal Life 1000
 - Long-Term Care Rider
 - Restoration of Benefits Rider

Whole Life

- Whole Life 1000
 - Long-Term Care Rider

Dental Insurance

- Individual Dental

Accident Insurance

Accident

- Accident 1.0
- Accident Care
- Public Sector Accident Care
- Group Accident

Special Risk Insurance

Cancer and Critical Illness

- Cancer Assist or Cancer 1000*
- Critical Illness 1.0
- Group Cancer 1000
- Group Critical Illness 1000
- Group Critical Care

Supplemental Health Insurance

Hospital Confinement Indemnity

- Individual Medical BridgeSM
- Medical BridgeSM 3000**
- Group Medical BridgeSM

Dental Insurance

- **Individual Dental** – A guaranteed-issue dental product that provides the freedom to see any dentist and receive the same benefit amounts. Plans cover a variety of dental procedures, from routine cleanings to more advanced procedures such as crowns and root canals. Additional savings are available by visiting a network dentist. Orthodontic and vision riders are available at an additional cost.

Accident Insurance

- **Accident 1.0 or Accident Care** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Features include employee and spouse coverage, or spouse and eligible dependent children only coverage. A spouse disability rider is also available at an additional cost. In California, similar benefits are provided under California Care.
- **Group Accident** – A guaranteed-issue, composite-rated group accident product with multiple coverage levels to fit employer and employee needs. All plans are compliant with Health Savings Accounts (HSA) and provide all employees the same benefits and rates. Spouse and eligible dependent children coverage is also available.

Special Risk Insurance

- **Cancer Assist or Cancer 1000*** – A guaranteed-renewable, individual cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.
- **Critical Illness 1.0** – An individual, guaranteed-renewable critical illness product that provides lump-sum benefits for specific critical illnesses – and pays for multiple critical illnesses.
- **Group Cancer 1000** – A group cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. It includes guaranteed-issue underwriting, benefit flexibility and published rates.
- **Group Critical Illness 1000** – A group specified disease product that provides lump-sum indemnity benefits to help pay for the non-medical and medical expenses of a specified critical illness.
- **Group Critical Care** – A critical illness and cancer product that provides lump-sum benefits when a covered critical illness or cancer is diagnosed, and monthly benefits for extended treatment of cancer. Features include HSA-compliant plans, portability and competitive rates and underwriting.

Supplemental Health Insurance

- **Individual Medical BridgeSM or Medical BridgeSM 3000**** – An individual hospital confinement indemnity product that supplements your core medical coverage, offering benefits such as hospital confinement, health screening or wellness, rehabilitation unit confinement and doctor's office visits. An HSA-compliant plan is available.
- **Group Medical BridgeSM** – A group hospital confinement indemnity insurance product that pays benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings. An HSA-compliant plan is available.

*Cancer 1000 will no longer be available for sale in states where Cancer Assist is approved.

** Medical Bridge 3000 will no longer be available for sale in states where Individual Medical Bridge is approved.

Products have exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states. See your benefits representative for complete details.

©2015 Colonial Life & Accident Insurance Company, Columbia, SC | Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Colonial Life's coverages share important features:

- With most products, coverage is available to spouses and eligible dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- With most products, employees can continue coverage with no increase in premiums if they retire or change jobs.
- With most products, employees may receive benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

Learn more about
what we have to offer
at ColonialLife.com.

Colonial Life
The benefits of good hard work.®

ColonialLife.com