

## Group Accident Insurance

Common injuries like major cuts, fractures or dislocations can result in hundreds of dollars in out-of-pocket medical expenses and time missed from work. Colonial's Group Accident Insurance helps cover unexpected expenses such as Co-pays, deductibles, co-insurance and includes benefits for initial care (ambulance, ER, Doctor's Office visit, etc...), hospitalization, follow up care plus accidental death & dismemberment benefits. The plan includes:

- **On & Off Job** Accident Coverage with ability to cover your spouse & dependent children.
- **Benefits** are paid directly to you.
- **Health Screening Benefit:** \$50 benefit annually.
- **Coverage is convertible** to an individual accident policy without proof of good health if certain criteria are met.
- **26 Deductions / Per Pay Period Rates –Plan 2**

<b>Employee</b>	\$6.06
<b>Employee/Spouse</b>	\$9.74
<b>One-Parent Family</b>	\$10.69
<b>Two-Parent Family</b>	\$14.38

Disclaimer: Underwriting may apply. MN rates. Rates vary by state.

## Individual Medical Bridge

Colonial Life's Individual Medical Bridge can help offer a solution for insureds worried about the financial burden of paying for medical care and other non-medical costs associated with an illness or injury. This coverage provides benefits that insureds can use to help offset deductibles, co-pays, and out-of-pocket medical and non-medical expenses related to events such as a hospital confinement, outpatient surgery, diagnostic tests, etc.

- **Provides peace** of mind should the unexpected occur.
- **Provides a lump-sum** benefit for hospital confinement.
- **HSA Compliant**
- **Plan is portable**, you can take it with you at the same rates should you change jobs or retire.
- **You have the ability** to cover your spouse and dependent children.
- **26 Deductions / Per Pay Period Rates**

<b>PLAN 1</b>		<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Dependent Children</b>	<b>Employee, Spouse &amp; Dependent Children</b>
<b>\$1,000</b>	<b>Hospital Confinement Benefit</b>				
	<b>Employee Age 17-49</b>	\$ 4.52	\$ 8.65	\$ 6.18	\$ 10.32
	<b>Employee Age 50-59</b>	\$ 6.44	\$ 12.18	\$ 8.10	\$ 13.85
	<b>Employee Age 60-64</b>	\$ 8.79	\$ 16.68	\$ 10.45	\$ 18.35
	<b>Employee Age 65-74</b>	\$ 11.68	\$ 22.25	\$ 13.34	\$ 23.91
<b>PLAN 1</b>		<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Dependent Children</b>	<b>Employee, Spouse &amp; Dependent Children</b>
<b>\$2,000</b>	<b>Hospital Confinement Benefit</b>				
	<b>Employee Age 17-49</b>	\$ 9.65	\$ 18.25	\$ 13.52	\$ 22.13
	<b>Employee Age 50-59</b>	\$ 13.36	\$ 25.48	\$ 17.24	\$ 29.35
	<b>Employee Age 60-64</b>	\$ 18.35	\$ 34.78	\$ 22.22	\$ 38.65
	<b>Employee Age 65-74</b>	\$ 24.42	\$ 46.34	\$ 28.29	\$ 50.22

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## Group Critical Care Insurance

Colonial Life's Group Critical Care insurance helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a serious medical event such as heart attack or stroke. It provides a lump sum benefit to help with the out-of-pocket medical and/or non-medical expenses of a critical illness.

- **Benefits** are paid directly to you
- **Plan** is portable, you can take it with you at the same rates should you change jobs or retire
- **Health Savings (HSA) compliant**
- **Diagnosis of Cancer Benefit** with 500/12 treatment benefit
- **Full Critical Illness Benefit**
- **Health Screening:** \$100 Wellness Benefit paid annually. **INCLUDED IN PLAN**
- **26 Deductions / Per Pay Period Rates**

PLAN 1 \$10,000 Benefit Non-Tobacco rates	Employee Only	Employee & Spouse	One-Parent Family	Two-Parent Family
Issue Age 16-29	\$5.40	\$9.04	\$5.67	\$9.31
Issue Age 30-39	\$6.74	\$11.02	\$7.01	\$11.29
Issue Age 40-49	\$9.74	\$15.54	\$10.01	\$15.82
Issue Age 50-59	\$14.63	\$23.16	\$14.95	\$23.48
Issue Age 60-74	\$21.32	\$33.36	\$21.64	\$33.68
PLAN 1 \$10,000 Benefit Tobacco rates	Employee Only	Employee & Spouse	One-Parent Family	Two-Parent Family
Issue Age 16-29	\$6.50	\$10.87	\$6.77	\$11.14
Issue Age 30-39	\$8.53	\$13.87	\$8.80	\$14.14
Issue Age 40-49	\$13.47	\$21.30	\$13.74	\$21.61
Issue Age 50-59	\$21.45	\$33.85	\$21.77	\$34.17
Issue Age 60-74	\$32.85	\$51.30	\$33.17	\$51.61
PLAN 1 \$20,000 Benefit Non-Tobacco rates	Employee Only	Employee & Spouse	One-Parent Family	Two-Parent Family
Issue Age 16-29	\$6.74	\$11.02	\$7.20	\$11.48
Issue Age 30-39	\$9.42	\$14.99	\$9.87	\$15.45
Issue Age 40-49	\$15.42	\$24.04	\$15.87	\$24.49
Issue Age 50-59	\$25.20	\$39.27	\$25.75	\$39.82
Issue Age 60-74	\$38.58	\$59.67	\$39.13	\$60.22
PLAN 1 \$20,000 Benefit Tobacco rates	Employee Only	Employee & Spouse	One-Parent Family	Two-Parent Family
Issue Age 16-29	\$8.62	\$14.05	\$9.08	\$14.51
Issue Age 30-39	\$12.68	\$20.05	\$13.14	\$20.51
Issue Age 40-49	\$22.56	\$34.92	\$23.02	\$35.46
Issue Age 50-59	\$38.53	\$60.02	\$39.08	\$60.57
Issue Age 60-74	\$61.33	\$94.92	\$61.88	\$95.46

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***Do not miss this opportunity to make the most of your benefits package. Please meet with a benefit counselor to go over all available benefits.***

**Current Policyholders can contact the  
Colonial Life Service Team for**

**Claims**  
**General Questions and Inquiries**

**Toll Free: 1-800-325-4368**  
**Service Forms available at: [www.coloniallife.com](http://www.coloniallife.com)**