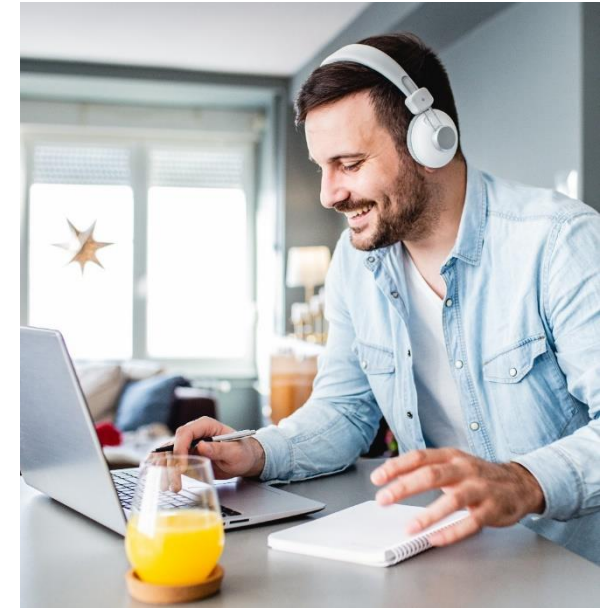
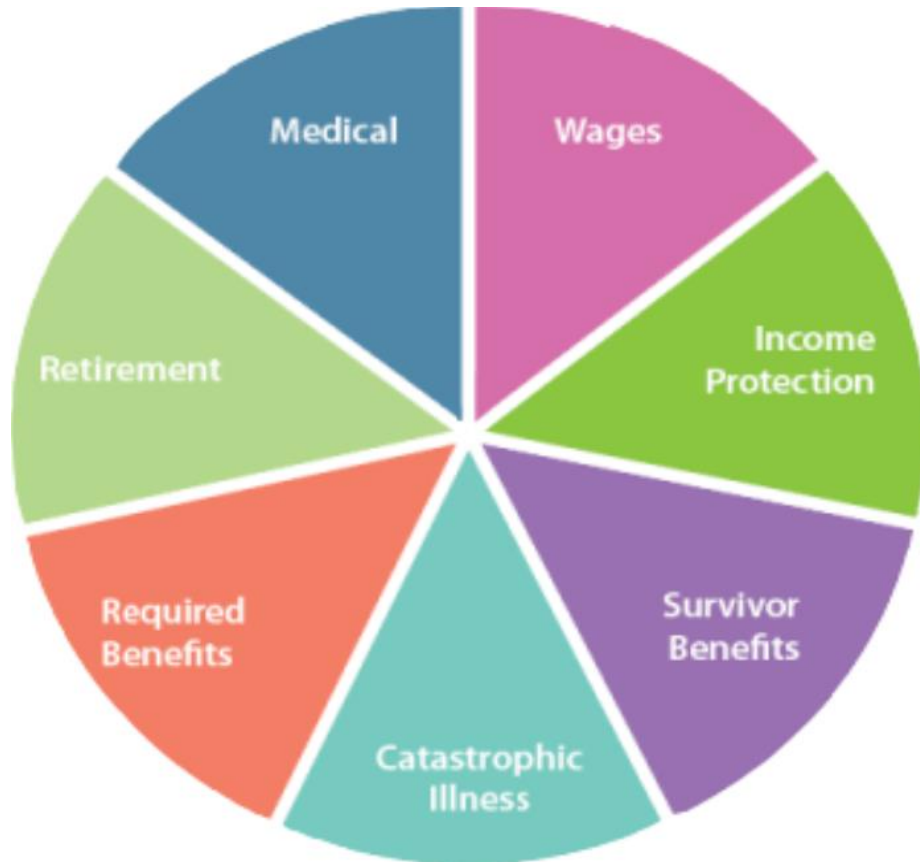

What are Voluntary Benefits?

Voluntary insurance plans help you to add additional coverage on a voluntary basis, where you feel you may need additional protection or coverage, according to your individual or family situation.



The Advantage of Colonial Life

- ❑ Convenience. Typically, you pay through payroll deduction—no checks to write, no premium deadlines to remember.
- ❑ Most plans pay in addition to other benefits you may have with other insurance companies.
- ❑ Benefits are paid directly to you. You're free to use the benefit any way you choose.
- ❑ With most plans, your policy is yours to keep. Take your coverage with you if you change jobs or retire.
- ❑ Prompt and courteous customer service.





VOLUNTARY BENEFIT OPTIONS

- Accident Insurance
- Group Hospital Confinement Indemnity Insurance/ Medical Bridge
- Group Critical Care/ Illness



Accident Insurance

- In a year, more than 1 in 5 children go to the emergency room.
- In one year, the financial impact of disabling injuries is equal to \$5,900 in out-of-pocket expense per household.
- Helps you fill some gaps in your deductible, co-payments and out-of-pocket costs related to an injury.
- You don't have to drain your savings! Your family is better prepared for those unexpected events.
- This Policy works well with HDHP's and HSA's to help off set any financial exposure.
- Great for active families and individuals as well as for those unforeseen Accidents that can happen.
- Covers On & Off the Job
- \$50 Wellness Benefit

Product underwritten by Colonial Life & Accident Insurance Company.
Policies have exclusions and limitations that may affect benefits payable.
All plans may not be available in all states and benefits provided may also vary by state.



Medical Bridge/ Hospital Indemnity

- Provides a lump-sum of \$1,000 or \$2,000 benefit should you end up in the hospital for 20 hours or more.
- Larger deductibles can leave you with more out-of-pocket costs. This plan is designed to supplement your existing major medical coverage.
- Lump-sum benefit helps you to pay medical and non-medical expenses associated with a hospital stay.
- This is a great plan for those who are doing family planning.
- This plan works nicely with HDHP's as well as HSA's and is often packaged with the Accident plan.

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Group Critical Care/ Illness with Cancer Benefits

Colonial's Critical Illness insurance pays a lump-sum benefit upon diagnosis of a covered critical illness. Employees can choose a face amount of \$5000 to \$50,000 in \$1000 increments and spouse coverage of \$5000 to \$30,000. Colonial pays 100 percent of the policy's face amount for the following conditions, unless otherwise specified: heart attack, stroke, major organ transplant, and end stage kidney disease. This plan also includes Cancer Benefits as well as an ongoing Cancer Treatment Benefit.

- Pays a lump-sum benefit upon diagnosis.
- Includes a Cancer Benefit
- Ongoing treatment benefit of \$500 per month, for 12 months, for Cancer treatment.
- The benefit is paid to you unless you specify otherwise.
- Wellness Benefit