

Make Your Choices Count

Having Options is Important

Each individual's lifestyle and needs are different from the next. Personal insurance products from Colonial Life offer a broad range of benefit options for you, your employees and their families, and many can help you combat the rising costs of health care.

Our Portfolio of Personal Insurance Products

Disability Insurance	Life Insurance	Accident Insurance	Specified Disease Insurance	Supplemental Health Insurance	Limited Benefit Medical Plan
Short-Term Disability <ul style="list-style-type: none"> Disability 1000 DisabilitySelect Banner VSTD Educator Disability 1.0 	Universal Life <ul style="list-style-type: none"> Universal Life 1000 Long-term Care Rider/ Restoration of Benefits Term Life <ul style="list-style-type: none"> Term Life 1000 Group Term Life (VGTL) Whole Life <ul style="list-style-type: none"> Whole Life 1000 	Accident <ul style="list-style-type: none"> Accident Care/ Public Sector Accident Care 	Cancer <ul style="list-style-type: none"> Cancer 1000 Group Cancer 1000 Critical Illness <ul style="list-style-type: none"> Critical Illness 1.0 Critical Illness Group Critical Illness 1000 	Hospital Confinement Indemnity <ul style="list-style-type: none"> Medical BridgeSM, 3000 	Colonial Health AdvantageSM

Disability Insurance

Short-Term Disability

- **Disability 1000** – An individual supplemental short-term disability income product that replaces a portion of income if someone becomes disabled due to a covered accident or covered sickness. There are plans that cover on- and off-job or off-job accidents/sicknesses and a wide choice of benefit periods and elimination periods. This product features total and partial disability, portability, worldwide coverage and waiver of premium.

In California, benefits are provided under the California Disability and AD&D plan.

- **DisabilitySelect** – A group accident/sickness short-term disability insurance product with published rates that offers a range of disability benefit periods and elimination periods. This product features low participation requirements, guaranteed issue, on- and off-job and off-job accidents/sicknesses. Premiums do not increase because an insured moves into a new age band.
- **Banner VSTD** – A census-rated group short-term disability insurance product that offers weekly benefits up to 60% of income. Features include "own" occupation definition of disability, waiver of premium, total and partial disability benefits, and two-year rate guarantee.
- **Educator Disability 1.0** – An individual, short-term disability income product that is sold via payroll deduction at the educator workplace. There are two plan options with several benefit levels that cover on-and off-job disability for covered accidents and covered sicknesses. Included are additional benefits that include accident/sickness hospital confinement and accident benefits for AD&D, fractures, dislocations and medical fee benefits.

Life Insurance

Universal Life

- **Universal Life 1000** – A cash-value life insurance product with flexible premiums and an adjustable death benefit. Flexibility allows an employee to adapt to changing needs by varying face amounts and premiums.
- **Optional Long-Term Care Rider and Restoration of Benefits Rider**

Term Life

- **Term Life 1000** – An individual term life insurance product that offers 3 level term options (10, 20 and 30 year), level death benefits, family coverage, guaranteed rates and is guaranteed renewable to age 95, convertible to age 75.
- **VGTL** – A voluntary group term life insurance product with flexible benefit designs. Offers guaranteed issue at initial enrollment with group rates.

Whole Life

- **Whole Life 1000** – A payroll-deduction whole life insurance plan that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit.

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

Accident Insurance

Accident/Public Sector Accident

- **Accident Care** – A composite-rated, guaranteed renewable accident product that provides indemnity benefits for on- and off-the-job, or off-job-only accidents. Stand-alone coverage for employee, spouse and dependent child may be purchased. Features include the same benefits for employee, spouse and dependent child, worldwide coverage and portability. Optional riders, such as disability income, are available at an additional cost.

In California, benefits are provided under California Care.

Cancer and Critical Illness Insurance

Cancer

- **Cancer 1000** – A guaranteed renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. This product offers several levels of coverage to provide maximum flexibility. Benefits help with the costs associated with treatment such as bone marrow transplants, travel expenses, surgical procedures and supportive- or protective-care drugs.
- **Group Cancer 1000** – A group indemnity policy that combines the features of an individual product, such as benefit flexibility, published rates and lack of integration, with features of a group product such as guaranteed issue and simpler enrollment methods. Helps pay some of the direct and indirect costs related to cancer diagnosis and treatment.

Critical Illness

- **Critical Illness** – An individual, guaranteed renewable critical illness product that provides lump-sum benefits for specific illnesses. Coverage can be purchased alone or with optional cancer benefit, allowing greater flexibility in choosing whether a traditional cancer plan is needed.
- **Group Critical Illness 1000** – A group specified-disease policy that combines features of an individual product, such as benefit flexibility, published rates and lack of integration, with features of a group product such as guaranteed issue and simpler enrollment methods. Provides lump-sum indemnity benefits for specified critical illnesses.

Colonial Life

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

Supplemental Health Insurance

Hospital Confinement Indemnity

- **Medical BridgeSM 3000** – An individual hospital confinement indemnity plan which complements your core medical coverage offering benefits for hospital confinement, wellness, rehabilitation unit confinement, outpatient surgical procedures, diagnostic testing and doctor's office visits. An HSA-compliant plan is available.

In some states, older versions of the product will be used.

Limited Benefit Medical Plan

- **Colonial Health AdvantageSM** – A limited group health insurance product for non-catastrophic medical expenses. For employers who are unable to offer major medical coverage to their employees, it offers limited benefits to help employees with health care costs such as doctor's office visits, diagnostic tests, prescriptions, surgery and hospital confinement.

Colonial Health Advantage, a Group Limited Hospital Confinement Indemnity Insurance Coverage, is a limited benefit medical plan and is not designed to replace major medical coverage. *In GA and TX, this product is a Hospital Confinement Indemnity Plan and in KS it is a Group Limited Benefit Accident and Sickness fixed Indemnity Plan.*

Learn More About What Colonial Life Has to Offer At coloniallife.com.

Colonial Life's coverages share important features:

- Coverage is available to spouses and dependent children with most products.
- Benefits are paid directly to your employee, unless your employee specifies otherwise.
- With most plans, your employee can continue coverage with no increase in premiums when your employee retires or changes jobs.
- With most plans, your employee receives benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.