

With Colonial Life products:

- Coverage is available for your employees' spouse and eligible dependent children (with most plans).
- Benefits are paid directly to your employees, unless you specify otherwise.
- Your employees can continue coverage when they retire or change jobs, with no increase in premiums (with most plans).
- Your employees may receive benefits regardless of any insurance they may have with other companies (with most plans).



ColonialLife.com

Colonial Life product offerings:

Disability insurance – Helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Accident insurance – Helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Life insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.

Critical illness insurance – Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.

Hospital confinement indemnity insurance – Provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

The right solutions for your business – at no direct cost to you.

- Benefits communication and education for full understanding and use of benefits
- 1-to-1 benefits counseling
- Discount program for health and wellness goods and services
- Customized benefits learning center websites and emails
- Reliable, accessible customer service

For details, please call: 855-539-7275

An application for insurance is no guarantee of coverage. Coverage is subject to eligibility, underwriting and participation requirements.

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor.