

## Colonial Life: Benefits That Count



Disability Insurance	Choose up to 60 % of monthly gross income up to \$6,500 / mo.; simplified issue with only 3 health questions for benefit amounts up to \$4,000/mo.	You're paid regardless of any other insurance you may have with other insurance companies; your coverage is guaranteed renewable to age 70.
Accident Insurance	Family coverage is available; you're covered worldwide; benefits are paid regardless of any other insurance you may have.	Benefits are paid for dislocations, fractures, hospital care, accidental death, and other injuries.
Hospital Confinement / Outpatient Surgery	Benefits include: wellness benefit, hospital confinement benefit, rehabilitation unit benefit, and waiver of premium.	There is no lifetime maximum to any of the benefits under this policy ; designed to bridge some of the gaps in health insurance coverage
Cancer Insurance	Four levels of coverage and riders include progressive payment, initial diagnosis, and specified disease ; cancer screening benefit is a part of the base plan.	62% of the costs associated with cancer are indirect costs such as loss of wages or salary, deductibles or coinsurance.
Critical Illness Insurance	Face amounts up to \$75,000 ; helps to fill the gaps in your health insurance	Maximum benefit amount is 3x the face amount for the Named Insured for all covered persons combined.
Life Insurance	Term, Universal, Whole Life, and Juvenile Universal Life	Includes coverage levels up to \$100,000 without a medical exam.
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