

# Voluntary benefits portfolio

## Choices to protect what you've worked so hard to build

Each individual's lifestyle and needs are different from the next. Voluntary benefits from Colonial Life – on both an individual and group platform – offer a broad range of financial protection options for employees and their families.

### Disability insurance

- **Individual disability** – A short-term disability product that replaces a portion of income for on/off-job or off-job only disabilities. Optional features include psychiatric and psychological conditions benefits and waiver of elimination period for first day hospital confinement. Guaranteed-issue and simplified-issue options are available.
- **Group disability** – A short-term disability product that replaces a portion of income for on/off-job or off-job only disabilities. Optional features include psychiatric and psychological conditions benefits and waiver of elimination period for first day hospital confinement. Guaranteed-issue and simplified-issue options are available.

### Life insurance

- **Individual term life** – A term life insurance product that offers three level term options (10-, 20- and 30-year), level death benefits, family coverage and guaranteed rates. It is guaranteed renewable to age 95 and convertible to age 75.
- **Group term life** – A term life insurance product with flexible benefit designs. The product offers guaranteed-issue underwriting at initial enrollment with group rates. It is portable and convertible under certain conditions. Employer- and employee-paid options provide flexibility and allow employees to purchase additional coverage at group rates.
- **Individual universal life** – A universal life product with flexibility that allows an employee to adapt to changing needs by varying face amounts and premiums. It also provides optional long-term care rider and restoration of benefits rider at an additional cost.
- **Individual whole life** – A permanent whole life insurance product that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit as long as premiums are paid when due and no loans are taken. Guaranteed-issue and simplified-issue options are available, as well as an optional long-term care rider at an additional cost.

*Spouse and eligible dependent children coverage is available with all life products.*

### Dental insurance

- **Individual dental PPO** – A dental ppo product with multiple plan options, all of which include coverage for preventive, basic and major services, no waiting period for preventive and basic services, access to a strong national network of providers, and the ability to add additional optional benefits such as orthodontia and rollover. A fully-insured vision rider is also available.
- **Individual dental fee schedule** – A dental fee schedule product that provides the freedom to see any dentist and receive the same benefit amounts. Plans do not coordinate coverage with other dental insurance and cover a range of dental procedures, from routine cleanings to more advanced procedures such as crowns and root canals. Additional savings are available by visiting a network dentist. Orthodontic and vision riders are available.

### Disability insurance

#### Short-term disability

- Individual disability
- Group disability

### Life insurance

#### Term life

- Individual term life
- Group term life

#### Universal life

- Individual universal life
  - Long-term care rider
  - Restoration of benefits rider

#### Whole life

- Individual whole life
  - Long-term care rider

### Dental insurance

- Individual dental PPO
- Individual dental

### Accident insurance

- Individual accident
- Group accident
- Gunshot wound

### Special risk insurance

#### Cancer and critical illness

- Individual cancer
- Individual critical illness
- Group cancer
- Group critical care

### Supplemental health insurance

#### Hospital confinement indemnity

- Individual Medical Bridge<sup>SM</sup>
- Group Medical Bridge<sup>SM</sup>

## Accident insurance

- **Individual accident** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Employer-optional benefits are available to customize the accident product offering. Additional employee-choice riders can create a comprehensive product package.
- **Group accident** – A guaranteed-issue, composite-rated group accident product with multiple coverage levels to fit employer and employee needs. All plans are compliant with health savings accounts (HSA) and provide all employees the same benefits and rates. Spouse and eligible dependent children coverage is also available.
- **Gunshot wound** – A guaranteed-issue product that provides lump-sum benefits for injury due to a non-fatal gunshot wound.

## Special risk insurance

- **Individual cancer** – A cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.
- **Individual critical illness** – A critical illness product that provides a lump-sum benefit for the diagnosis of a critical illness.
- **Group cancer** – A cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- **Group critical care** – A critical care product that provides a lump-sum benefit when a covered critical illness or cancer is diagnosed. The product may also provide monthly benefits for extended treatment of cancer. Features include subsequent diagnosis, HSA-compliant plans and portability.

## Supplemental health insurance

- **Individual Medical Bridge<sup>SM</sup>** – A hospital confinement indemnity product that supplements your core medical coverage, offering benefits such as hospital confinement, health screening or wellness, rehabilitation unit confinement and doctor's office visits. An HSA-compliant plan is available.
- **Group Medical Bridge<sup>SM</sup>** – A hospital confinement indemnity product that pays benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings. Choose from employer- and employee-paid plans. An HSA-compliant plan is available, as well as guaranteed-issue plans that ask no health questions.

## Colonial Life's coverages share important features:

- With most products, coverage is available to spouses and eligible dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- With most products, employees can continue coverage with no increase in premiums if they retire or change jobs.
- With most products, employees may receive benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

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what we have to offer  
at [ColonialLife.com](https://ColonialLife.com).

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The policies, their names or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.