

Make Your Choices Count

Our Portfolio of Personal Insurance Products

Disability Insurance

Short-Term Disability

- Disability 1000
- Educator Disability
- Banner VSTD

Life Insurance

Term Life

- Term Life 1000
- Group Term Life

Universal Life

- Universal Life 1000
 - Long-Term Care Rider
 - Restoration of Benefits Rider

Whole Life

- Whole Life 1000

Accident Insurance

Accident

- Accident 1.0
- Accident Care
- Public Sector Accident Care

Special Risk Insurance

Cancer and Critical Illness

- Cancer 1000
- Group Cancer 1000
- Group Critical Care
- Critical Illness 1.0
- Group Critical Illness 1000

Supplemental Health Insurance

Hospital Confinement Indemnity

- Medical BridgeSM 3000
- Group Medical BridgeSM

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.

Disability Insurance

- **Disability 1000** – An individual short-term disability product that replaces a portion of income. Disability 1000 provides on/off-job or off-job only accident and sickness coverage. This product includes a partial disability benefit, portability, worldwide coverage and waiver of premium. Guaranteed Issue and Simplified Issue options are available. In California, similar benefits are provided under California Disability and AD&D.
- **Educator Disability** – An individual, short-term disability product for the education industry. This product provides on/off-job or off-job only accident and sickness coverage. Additional features include AD&D and limited hospital confinement, fracture and dislocation benefits.
- **Banner VSTD** – A census-rated group short-term disability product that offers weekly benefits of up to 60% of income. Features include waiver of premium, partial disability benefits, and two-year rate guarantee.

Life Insurance

- **Term Life 1000** – An individual term life insurance product that offers three level term options (10, 20 and 30 year), level death benefits, family coverage, guaranteed rates. It is guaranteed renewable to age 95, convertible to age 75.
- **Group Term Life** – A voluntary group term life insurance product with flexible benefit designs. Offers guaranteed issue at initial enrollment with group rates.
- **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**
- **Whole Life 1000** – A permanent whole life insurance plan that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit.

Family coverage also available with Universal Life and Whole Life.

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 benefits counselor for complete details.

Colonial Life's coverages share important features:

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

Accident Insurance

- **Accident 1.0 or Accident Care** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Features include employee and family coverage, or family only coverage, including a spouse disability rider.

In California, similar benefits are provided under California Care.

Special Risk Insurance

- **Group Critical Care** – A critical illness and cancer policy that provides lump-sum benefits and monthly benefits for extended treatment of cancer. Features include HSA-compliant plans, portability, competitive rates and underwriting.
- **Cancer 1000** – A guaranteed renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- **Group Cancer 1000** – A group cancer policy that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment, and includes guaranteed issue underwriting, benefit flexibility and published rates.
- **Critical Illness 1.0** – An individual, guaranteed renewable critical illness product that provides lump-sum benefits for specific illnesses—and pays for multiple critical illnesses.
- **Group Critical Illness 1000** – A group specified disease policy that provides lump-sum indemnity benefits to help pay for the non-medical and medical expenses of a specified critical illness.

Supplemental Health Insurance

- **Medical Bridge_{SM} 3000** – An individual hospital confinement indemnity plan that complements your core medical coverage, offering benefits such as hospital confinement, wellness, rehabilitation unit confinement, and doctor's office visits. An HSA-compliant plan is available.
- **Group Medical Bridge_{SM}** – A group hospital confinement indemnity insurance plan that pays indemnity benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings. An HSA-compliant plan is available.

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Learn more about what Colonial Life has to offer at coloniallife.com.

Colonial Life.

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