



# It's time to enroll in your benefits

**You have the opportunity to apply for various Colonial Life insurance products designed to help protect your financial well-being during times of need.**

**\*\*Employer-Paid Life Insurance\*\***

With \$10,000 in employer-paid life insurance, you can enjoy peace of mind for yourself and your loved ones.

**\*\*Disability Insurance\*\***

Colonial Life Disability Insurance assists in replacing a portion of your income if you become disabled due to a covered accident or illness. This support can help you manage your finances during challenging times.

**\*\*Accident Insurance\*\***

Accidents can occur unexpectedly. When they do, you should focus on recovery, not how to pay your bills. Colonial Life Accident Insurance provides benefits directly to you, allowing you to use the funds for medical expenses or everyday costs. Whether it's a slip, a fall, or a car accident, you can rely on this support when you need it most. Additionally, there is a Wellbeing Assistance Benefit of \$100, payable once per covered person each calendar year, subject to a 30-day waiting period.

**\*\*Critical Illness Insurance\*\***

This coverage helps you manage the financial impact of a critical illness. If you are diagnosed with a covered critical illness or cancer, Colonial Life's specified critical illness insurance can assist with your expenses, enabling you to focus on treatment, care, and recovery. There is also a Wellbeing Assistance Benefit of \$50, payable once per calendar year, subject to a 30-day waiting period.

**\*\*Dental Insurance & Vision\*\***

Provides benefits for a variety of procedures, from routine cleanings to more advanced procedures. Maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses.

**\*\*Hospital Confinement Insurance\*\***

This benefit assists with rising deductibles, co-pays, and other expenses not covered by many health plans, providing you with financial protection for unexpected events. There is a Wellbeing Assistance Benefit of \$50 available.

**\*\*Term Life Insurance\*\***

This insurance offers a predictable way to provide additional life coverage at affordable rates during high-need years.

**\*\*Whole Life Insurance\*\***

Whole Life Insurance helps protect your family's financial stability in the event of your death, with guaranteed issue coverage for employees up to \$200,000.

**Contact your Enrollment Guides Team to learn more.**

At **ABC Company** our greatest asset is people like you. We value your hard work and like to do what we can to reward your efforts. That's why we are pleased to offer you these employee benefits.

You never know when an unexpected illness or injury could leave you and your family with financial difficulties. Health insurance can help, but you can still have deductibles, co-payments and other out-of-pocket expenses.

That's where Colonial Life benefits come in. Sometimes called supplemental insurance, these benefits are designed to complement your health insurance and help provide extra financial protection.

We've designed an enrollment experience that connects employees to a benefits counselor for Open Enrollment or for Newly Hired Employee



# Group Term Life Insurance

## Basic Coverage

### How secure is your family's financial future without you?

If something happened to you, would your family be able to maintain their way of life? How would they cover ongoing living expenses?

Colonial Life's group term life insurance can help provide financial security for your family. Your employer is paying for all or a portion of your group term life coverage to help with:



#### Immediate costs

- Funeral expenses
- Medical bills



#### Ongoing living expenses

- Mortgage
- Utilities
- Groceries



#### Future needs

- College tuition
- Money for retirement

Your employer is helping provide you basic group term life coverage in the amount of:

\$

## Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

To learn more, talk with your Colonial Life benefits counselor.

ColonialLife.com

## Additional benefits and services

- **Built-in accelerated death benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.<sup>1</sup>
- **Health Advocate employee assistance program** provides 24-hour confidential personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.<sup>2</sup>

ONLINE

[ColonialLife.com/EAP](https://ColonialLife.com/EAP)

TELEPHONE

1-888-645-1772

- **Life planning services** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.<sup>2</sup>

## Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you at an affordable rate. Eligibility may be based on your health.
- **Conversion:** You may be eligible to convert your coverage to a whole life policy without proof of good health when coverage ends under the group certificate.
- **Waiver of premium:** If included in your plan, premium payments are waived if you become disabled.

1 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

2 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

### BENEFIT AGE REDUCTION SCHEDULE

When a covered person reaches age 70, but not 75, the amount of insurance will be:

- 65% of the amount of insurance prior to age 70; or
- 65% of the amount of insurance applied for on or after age 70 but before age 75.

When a covered person reaches age 75 or more, the amount of insurance will be:

- 50% of the amount of insurance prior to the first reduction; or
- 50% of the amount of insurance the employee applied for on or after age 75.

Once the benefit reduction schedule begins, there will be no further increases in insurance for a covered person. If the proposed insured is age 70, but not age 75 at the time of enrollment, the amount of insurance applied for will be reduced by 65%. If the proposed insured is age 75 or older at the time of enrollment, the amount applied for will be reduced by 50%.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GTL1.0-P and certificate form GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC  
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# Health Advocate Employee Assistance + Work/Life Programs

Included in your Colonial Life group term life insurance



## Each day comes with its own set of challenges—expected and unexpected.

At Colonial Life, we're here to help you. That's why we're offering Health Advocate's Employee Assistance Program and Work/Life Balance Program (EAP + Work/Life) with our group term life insurance, **at no additional cost.**

### More assistance, more ways to find balance

Health Advocate provides confidential counseling\* and resources via unlimited phone support, online chat, and up to three face-to-face sessions per issue for a variety of personal and work issues:

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity theft resources
- Retirement planning
- Staying healthy



To access, call or go online:

1-888-645-1772

[ColonialLife.com/EAP](https://ColonialLife.com/EAP)

## Access an expert team for life's biggest headaches

One of Health Advocate's many services can help relieve the burden of your medical and dental bills not covered by insurance.

### Medical Bill Saver™ can:

- Negotiate to help reduce non-covered medical and dental bills over \$400 on the balance due and/or payment plans on your behalf
- Provide a Saving Results Statement summarizing the outcome
- Explain how to maximize savings and get the most value from your benefits

Using trend information, provider specialty, procedure type and geographic region, their experienced negotiators can often obtain significant savings.



# Life Planning Services

Included in your Colonial Life group term life insurance



Colonial Life has partnered with Health Advocate to offer a helping hand to an insured terminally ill employee or spouse, or designated beneficiaries of an employee or spouse. Life Planning Services can provide guidance when you may have many financial and legal decisions to make and are not sure where to begin.

## At no additional cost for 12 months, you have access to Health Advocate's Life Planning Services that can provide:

- Impartial, confidential consultations
- A Life Planning Resource Guide that contains a tasks and decisions checklist, the basics on settling an estate, and more
- Access to legal and financial experts who can help with decisions, such as dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting



To access, call or go online:

1-800-422-5142

[HealthAdvocate.com/members](https://HealthAdvocate.com/members)

[ColonialLife-lifeplanning](https://ColonialLife-lifeplanning)

## Talk with your Colonial Life benefits counselor to learn more about how these valuable services can help during challenging times.

The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's group term life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

\*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

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## Disability Insurance

### Help protect your income from the unexpected

It's important to be financially prepared for the future. That's why you have insurance for your house, your car and your health. But do you have insurance for the thing you use to pay for these expenses – your income?

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses?

Colonial Life disability insurance helps protect your way of life by providing a benefit for a covered disability. It's a smart way to prepare for the unexpected.



**More than one in four 20-year-olds will become disabled before reaching retirement age.**

The Faces and Facts of Disability. <https://www.ssa.gov/disabilityfacts/facts.html>.

Accessed April 2023

# How disability insurance helps people

Many people make plans for their income and savings. Yet when they least expect it, some of them will have an accident or illness that can change their plans dramatically. Here are a few stories:



## BENEFITS STORIES

### ARIA

Aria is a recent college grad in her first full-time job. She injured her leg jogging after work one evening. Her doctor advised her to stay off her leg for three weeks. After using paid time off for a week, Aria stopped receiving a paycheck.



#### How her disability policy helped:

Aria used her disability benefits to help with her rent and monthly student loan payment.



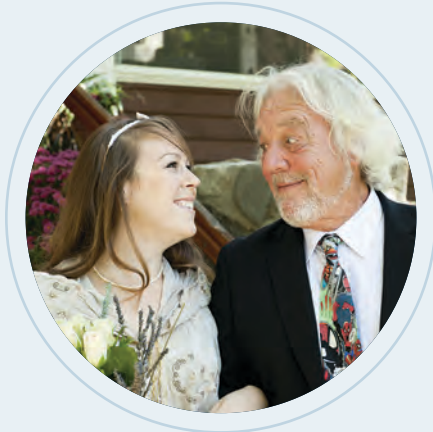
### MIA AND ALEX

After having a baby, Mia took maternity leave. The couple was worried about how they'd pay for everyday expenses without her income. Fortunately, Mia purchased a disability policy through work two years ago.



#### How her disability policy helped:

Mia's benefits helped the couple pay for their growing family's ongoing expenses, and they didn't have to use any of the money they'd been saving for a bigger house.



### WILLIAM

A 50-year-old father of the bride, William suffered an unexpected heart attack and had to have surgery. He needed unpaid leave from work to recover, but his usual monthly bills didn't stop.

#### How his disability policy helped:



William's disability benefits gave him some comfort in knowing that his bills wouldn't get in the way of giving his daughter the wedding they planned.



### KIM

Kim fell in her home and couldn't work for three months. Watch a video for Kim's story and learn how Colonial Life disability insurance helps families with unexpected moments.

Scan the code or go to [ColonialLife.com/ee-disability](https://ColonialLife.com/ee-disability).



## How Colonial Life Disability Insurance works

If you can't work because of an illness or injury, you might use savings to help cover ongoing monthly expenses. But would you have enough? And what would that do to your savings goals? Disability insurance can help replace missing income so you can focus on what's most important – recovery. Here's how it works:

- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- If you can't work because of a covered illness or injury, a benefit is payable in regular payments after a pre-determined waiting period called an elimination period.
- Benefits are payable directly to you unless otherwise specified, and you can use them however you'd like.
- Benefit payments do not coordinate at the time of claim with other insurance or state paid medical leave benefits.<sup>1</sup>
- Disability benefits may also be available if you return to work part-time.

## TOP CAUSES OF DISABILITIES IN WORKING-AGE ADULTS IN THE U.S.:



### Injuries:<sup>2</sup>

- Exposure to harmful substances or environments at work
- Overexertion
- Falls, slips, trips
- Contact with objects or equipment
- Transportation incidents



### Illnesses:<sup>3</sup>

- Musculoskeletal pain
- Heart disease
- Cancer
- Stroke
- Kidney disease



# Disability Insurance

## Pregnancy and having a baby

A baby changes everything – even your financial situation. Disability insurance can help cover everyday living expenses when you’re away from work after having a baby and let you stay focused on taking care of the new addition to your family.

### How disability benefits can help

- A typical labor and delivery recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery), during which you might not receive income. Disability benefits for approved claims can start after an elimination of as few as 7 days, depending on your coverage.
- Benefits are payable directly to you to use as you see fit.
- Disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), sick leave or paid time off.
- If you were not pregnant before your coverage effective date, pregnancy complications such as pre-term labor, gestational diabetes and pre-eclampsia are treated just like any other covered sickness.

### Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor advises you are unable to continue working.

### Understanding the giving birth limitation

If your disability policy has a giving birth limitation, Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date as the result of a normal pregnancy, including cesarean or non-cesarean delivery. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

### Understanding your elimination period

If your claim is approved, your benefits will start after you have satisfied a waiting period when no benefits are payable, which may vary based on the plan you select.

NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
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CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
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■ Elimination period ■ Benefits payable

For illustrative purposes only. Example based on a seven-day elimination period. The example above shows benefits payable for five or seven weeks after the elimination period, however, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.



# Group Accident Insurance

## Basic Plan

If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance can pay benefits directly to you to use however you like – from medical costs to everyday expenses. Whether you've had a fall or a car accident, your benefits offer financial support when you need it.

## Our coverage includes:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable regardless of other insurance
- Worldwide coverage
- Works alongside your Health Savings Account (HSA)

### BENEFITS STORY

#### Milo was working in his yard when he tripped and injured his hand.

With Colonial Life accident benefits, Milo was able to pay the annual deductible and co-payments for his health insurance plan without using his savings or taking on debt.

	Milo went to an urgent care facility and received immediate care.	➔
	The doctor ordered an X-ray and discovered Milo had fractured his hand.	➔
	The doctor also found that Milo had a cut on his hand but did not require stitches.	➔
	Milo was discharged with a splint.	➔
	Over the next several weeks, Milo had two follow-up appointments with his doctor.	➔

MILO'S ACCIDENT BENEFITS	
Treatment in a physician's office or urgent care facility	\$75
<ul style="list-style-type: none"> <li>• X-ray</li> <li>• Fracture (hand)</li> </ul>	<ul style="list-style-type: none"> <li>\$50</li> <li>\$1,020</li> </ul>
Laceration (no repair)	\$50
Durable medical equipment	\$35
Physician follow-up visits (2 visits)	\$50 x 2 = \$100
<b>Total</b>	<b>\$1,330</b>

For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

## Give your benefits a boost

We know that more complicated or severe accidents result in more expensive medical bills and more disruption in your life.

Group Accident includes a Benefit Booster\* to provide additional financial support for serious accidents. If you have more than \$5,000 in payable benefits for a covered accident, we will give you a \$500 boost to your benefits to help you with whatever expenses you have.







\*Payable once per Insured per covered accident



### BENEFITS STORY

## Olivia was driving to the store when she got into a car accident.

Olivia's benefits helped her avoid medical debt when she was injured in a car accident, helping her to focus on her recovery.

 <p>Olivia arrived by ambulance at the nearest emergency room and received immediate care.</p>	<p><b>OLIVIA'S ACCIDENT BENEFITS</b></p> <ul style="list-style-type: none"> <li>Ambulance \$200</li> <li>Emergency department visit \$150</li> <li>Injury due to auto accident \$250</li> </ul>
 <p>The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.</p>	<ul style="list-style-type: none"> <li>X-ray \$50</li> <li>Medical imaging \$150</li> <li>Fracture (thigh) \$2,100</li> </ul>
 <p>Olivia required surgery for her leg.</p>	<ul style="list-style-type: none"> <li>Surgical repair (thigh fracture) \$2,100</li> <li>General anesthesia \$150</li> </ul>
 <p>Olivia boarded her pet for two nights after her surgery.</p>	<p>Pet boarding (2 days) \$20 x 2 = \$40</p>
 <p>Olivia had eight sessions of physical therapy to help regain the strength in her leg and two follow-up appointments with her doctor.</p>	<ul style="list-style-type: none"> <li>Therapy services (8 sessions) \$35 x 8 = \$280</li> <li>Physician follow-Up visits (2 visits) \$50 x 2 = \$100</li> </ul>
 <p>Olivia's benefits for this accident totaled more than \$5,000.</p>	<p>Benefit Booster \$500</p>
<p><i>For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.</i></p>	<p><b>Total \$6,070</b></p>

Benefits are per covered person per covered accident unless stated otherwise

### Injury benefits

- Burns (based on size and degree) ..... \$375-\$12,000
  - Concussion ..... \$275
  - Connective tissue damage ..... \$100-\$200
  - Eye injury ..... \$200
  - Hearing loss injuries ..... \$120
- (Maximum once per lifetime per ear per insured)

- Injury due to auto accident ..... \$250
- Internal injuries ..... \$200
- Knee cartilage (meniscus) injury ..... \$100
- Lacerations ..... \$50-\$600
- Loss of a digit - partial ..... \$200-\$400
- Loss of a digit ..... \$500-\$1,500
- Ruptured or herniated disc ..... \$125-\$250

## Fracture benefits

- **Injury** ..... \$200–\$2,250  
*Examples: finger: \$200 | wrist: \$1,020 | hip: \$2,100*
- **Surgical repair of fracture** ..... 100%  
(Payable as an additional % of the applicable fractures benefit)
- **Chip fracture** ..... 25%  
(Payable as a % of the applicable fractures benefit)

## Dislocation benefits

- **Injury** ..... \$140–\$2,000  
*Examples: elbow: \$330 | ankle: \$960 | hip: \$2,000*
- **Surgical repair of dislocation** ..... 100%  
(Payable as an additional % of the applicable dislocations benefit)
- **Incomplete dislocation** ..... 25%  
(Payable as a % of the applicable dislocations benefit)

## Treatment benefits

- **Air ambulance** ..... \$1,000
- **Ambulance (ground or water)** ..... \$200
- **Durable medical equipment** ..... \$35–\$150
- **Emergency dental repair** ..... \$50–\$150
- **Emergency department** ..... \$150  
(Maximum 4 per year)
- **Family care** ..... \$25 per day  
(Maximum of one benefit per day for all Insureds combined, up to a maximum of three days per covered accident, regardless of the number of children)
- **Injections to prevent or limit infection** ..... \$50
- **Lodging** ..... \$150 per day  
(Maximum 30 days)
- **Medical imaging** ..... \$150
- **Pain management injections** ..... \$50
- **Pet boarding** ..... \$20 per day  
(Maximum of one benefit per day for all insureds combined, up to a maximum of three days per covered accident, regardless of the number of pets that are boarded)

- **Prosthetic device or artificial limb** ..... \$750–\$1,500
- **Skin grafts (due to burns)** ..... 50%  
(Payable as a % of the applicable burn benefit)
- **Skin grafts (not due to burns)** ..... \$125–\$250
- **Transfusions** ..... \$300
- **Transportation** ..... \$100 per trip  
(Maximum 6 one-way trips)
- **Treatment in a physician's office or urgent care facility** ..... \$75  
(Maximum 4 per year)
- **X-ray or ultrasound** ..... \$50

## Surgery benefits

- **Anesthesia** ..... \$50–\$150
- **Connective tissue surgery** ..... \$100–\$1,000
- **Eye surgery** ..... \$200
- **General surgery**
  - Abdominal, thoracic, or cranial ..... \$1,000
  - Exploratory surgery ..... \$150
- **Hernia surgery** ..... \$250
- **Knee cartilage (meniscus) surgery** ..... \$75–\$400
- **Outpatient surgical facility** ..... \$200
- **Ruptured or herniated disc surgery** ..... \$100–\$900

## Recovery care benefits

- **At-home care** ..... \$75 per day  
(Maximum 5 days)
- **Benefit Booster** ..... \$500
- **Physician follow-up visits** ..... \$50  
(Maximum 3 days per covered accident and 12 days per calendar year)
- **Rehabilitation or sub-acute rehabilitation unit confinement** ..... \$100 per day  
(Maximum 15 days per covered accident and 30 days per calendar year)
- **Therapy services (speech, physical therapy, occupational therapy)** ..... \$35 per day  
(Maximum 15 days)

Options checked below have been chosen by your employer to enhance your Group Accident Coverage.

### Recovery Plus package

- **Behavioral health therapy** ..... \$35 per day  
(Maximum 15 days)
- **Post-traumatic stress disorder (PTSD)** ..... \$200
- **Prescription drug** ..... \$25
- **Additional therapy services (chiropractic, acupuncture, alternative therapy)** ..... \$35  
(Existing therapy services benefit maximum applies to additional therapy services, maximum 15 days)
- **Injury due to felonious act of violence or sexual assault** ..... \$250  
(Maximum once per insured per calendar year, with an accompanying police report)

### Gunshot wound benefit

This benefit can help pay your medical expenses if you receive a non-fatal gunshot wound. It offers you a lump sum for a covered injury regardless of any other insurance you may have and includes on/off-job coverage.

- **Gunshot wound** ..... \$\_\_\_\_\_

This benefit covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you are shot more than once in a 24-hour period, we can pay benefits only for the first wound.



# Group Accident Insurance

## Accident Hospital Benefits

These benefits can help with medical costs related to a hospital stay for a covered accident, including costs that your health insurance may not cover, like co-pays and deductibles.

Accident hospital benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of accident hospital benefits available to you.

Benefits are per covered person per covered accident unless stated otherwise.

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Hospital Admission</b>	\$500	\$750	\$1,000	\$1,500
<b>Hospital Admission – ICU</b>	\$1,250	\$1,500	\$1,750	\$2,500
<b>Hospital Confinement – Daily Stay</b> Max. of 365 days per insured per covered accident	\$100	\$200	\$250	\$350
<b>Hospital ICU Confinement – Daily Stay</b> Max. of 15 days per insured per covered accident	\$150	\$250	\$350	\$500
<b>Hospital Sub-Acute ICU Confinement – Daily Stay</b> Max. of 30 days per insured per covered accident	\$200	\$300	\$400	\$600
<b>Short Stay</b> Min. of 8 hours up to 20 hours	\$200	\$200	\$200	\$200



To learn more, talk with your Colonial Life benefits counselor.



# Group Accident Insurance

## Accidental Death & Dismemberment Benefits

These benefits can help pay for expenses related to an accidental death. They can also help pay costs related to recovery and rehabilitation from an accidental dismemberment, including costs that your medical plan doesn't cover, like co-pays and deductibles.

### Accidental death & dismemberment (AD&D) benefits

Accidental death and dismemberment benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of AD&D benefits available to you.

Benefits are per covered person per covered accident unless stated otherwise.

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Accidental death</b>				
• Named insured	\$25,000	\$25,000	\$50,000	\$50,000
• Spouse <sup>1</sup>	\$25,000	\$25,000	\$50,000	\$50,000
• Children	\$5,000	\$5,000	\$10,000	\$10,000
<b>Accidental death – Common carrier</b>				
• Named insured	\$100,000	\$100,000	\$200,000	\$200,000
• Spouse <sup>1</sup>	\$100,000	\$100,000	\$200,000	\$200,000
• Children	\$20,000	\$20,000	\$40,000	\$40,000
<b>Accidental dismemberment</b>				
• Both feet	\$25,000	\$50,000	\$75,000	\$100,000
• Both hands	\$25,000	\$50,000	\$75,000	\$100,000
• One foot	\$6,000	\$7,500	\$9,000	\$15,000
• One hand	\$6,000	\$7,500	\$9,000	\$15,000
• Thumb and index finger of the same hand	\$3,000	\$3,750	\$4,500	\$7,500
Coma (7 or more consecutive days)	\$5,000	\$7,500	\$10,000	\$20,000
Home alterations and automobile modifications	\$500	\$1,000	\$1,500	\$2,000

## Accidental death & dismemberment benefits (continued)

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Loss of use</b>				
• Hearing (one ear)	\$6,000	\$7,500	\$9,000	\$15,000
• Hearing (both ears)	\$25,000	\$50,000	\$75,000	\$100,000
• Sight of one eye	\$6,000	\$7,500	\$9,000	\$15,000
• Sight of both eyes	\$25,000	\$50,000	\$75,000	\$100,000
• Speech	\$25,000	\$50,000	\$75,000	\$100,000
<b>Paralysis</b>				
• Uniplegia	\$6,000	\$7,500	\$9,000	\$15,000
• Hemiplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Paraplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Triplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Quadriplegia	\$25,000	\$50,000	\$75,000	\$100,000



To learn more, talk with your Colonial Life benefits counselor.

1. Or domestic partner where permitted by law.

### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for claims that are caused by, contributed to by, or resulting from elective procedures, felonies or illegal occupations, hazardous avocations, impaired driving, incarceration, racing, semi-professional or professional sports, sickness, suicide or self-inflicted injuries, war, or armed conflict.

### STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

**ID:** "Semi-professional sports or professional sports" exclusion is replaced by "professional sports" exclusion.

**IL:** We will not pay benefits for claims that are caused by or resulting from Exclusions.

**MD:** Includes an exclusion for "Prohibited referrals." The "felonies or illegal occupations" and "impaired driving" exclusions apply only to Accidental Death and Dismemberment benefits.

**MI:** "Impaired driving" and "suicide or self-inflicted injuries" exclusions do not apply.

**MN:** "Suicide or self-inflicted injuries" exclusion does not apply.

**NH:** "Incarceration" and "racing" exclusions do not apply.

**UT:** We will not pay benefits for claims that are caused by or resulting from Exclusions.

**VT:** "Impaired driving" exclusion does not apply.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GAC4100-P and certificate form GAC4100-C (including state abbreviations where used, for example, GAC4100-P-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.



# Group Accident Insurance

## Wellbeing Assistance Benefit – Max

This benefit can help reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

The wellbeing assistance benefit is available to you with group accident coverage, as well as all your covered family members.

**Wellbeing assistance benefit . . . . . \$ 100**

Payable once per covered person per calendar year; subject to a 30-day waiting period.

- Annual physical, including annual exams, sports physicals and well child visits
- Blood test for triglycerides
- Bone marrow testing
- BRCA1 or BRCA2 testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations
- Mammography
- Pap smear
- Physical
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy



**To learn more, talk with your Colonial Life benefits counselor.**



# Group Accident Insurance

## Sickness Hospital Benefits

These benefits can help with medical costs related to a hospital stay for a covered sickness, including costs that your health insurance may not cover, such as co-pays and deductibles.

Sickness hospital benefits are available to you with group accident coverage, as well as all your covered family members.

<b>Admission</b> .....	<b>\$400</b>
Up to one day per insured for a covered sickness per calendar year.	
<b>Admission – Hospital ICU</b> .....	<b>\$800</b>
Up to one day per insured for a covered sickness per calendar year.	
<b>Hospital confinement – Daily stay</b> .....	<b>\$100</b>
Up to 30 days for a covered sickness.	
<b>Short stay, min. 8 hours up to 20 hours</b> .....	<b>\$100</b>
Up to one day per insured for a covered sickness per calendar year.	



To learn more, talk with your Colonial Life benefits counselor.



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# Critical Illness Insurance\*

**You can't predict an illness, but you can be prepared**

Medical advancements and early detection are helping many people survive critical illnesses. However, these technologies and tests can lead to increased medical expenses.

Health insurance may only cover some of these costs, and an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities, and childcare.

Critical illness insurance from Colonial Life helps supplement 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.

**#1**

**Heart disease remains the number one cause of death in the U.S.<sup>1</sup>**



## BENEFITS STORY

### ONE FAMILY'S JOURNEY

Everything was going great for John. To celebrate his promotion and 45th birthday, he went to dinner with his family. After returning home, John had a heart attack. Fortunately, he survived and had critical illness insurance to help with the bills while he recovered.



#### Medical expenses

John's critical illness insurance helped him pay for the hospital bills that his medical insurance didn't cover.



#### Lifestyle changes

After recovering, John's cardiologist recommended that he exercise regularly, so John used part of his benefit to pay for a gym membership.



#### Rest and relaxation

With stress factoring into John's heart attack, he used part of his benefit to take a vacation, where he took the time to decompress.



#### Prevention

To help make sure his heart stays healthy, John uses his annual health screening benefit to pay for his yearly stress test.

For illustrative purposes only.

## How it works

Critical illness insurance provides a lump-sum benefit you can use to help pay for:

- Missed wages, bills, and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses you choose



**Critical illness insurance can help with expenses from a major health event.**



# Group Critical Illness and Cancer Insurance\*

## Plan 2

When life takes an unexpected turn, your focus should be on recovery – not finances. Colonial Life’s group critical illness and cancer insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

Coverage amount: Lump Sum \$5,000-\$50,000 and Guaranteed issued coverage for employees up to \$35,000

### Critical illness and cancer benefits

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Benign brain tumor	100%
Coma	100%
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Loss of hearing	100%
Loss of sight	100%
Loss of speech	100%
Major organ failure requiring transplant	100%
Occupational infectious HIV or occupational infectious hepatitis B, C, or D	100%
Permanent paralysis due to a covered accident <sup>2</sup>	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%

COVERED CANCER CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Invasive cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis . . . . .	\$400 per lifetime

### BENEFITS STORY

#### Preparing for a lifelong journey

Rebecca was born with Down syndrome. Her parents’ critical illness and cancer coverage provided a benefit that can help cover expenses related to Rebecca’s care and her changing needs.

#### How their coverage helped



A hospital stay and treatment for corrective heart surgery



Physical therapy to build muscle strength



Special needs daycare

For illustrative purposes only.

## Key benefits

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

**For more information,  
talk with your  
benefits counselor.**

## Subsequent diagnosis of a different critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

## Subsequent diagnosis of the same critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,<sup>4</sup> 25% of the coverage amount is payable for that critical illness.

## Reoccurrence of invasive cancer (including all breast cancer)

If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 25% of the coverage amount is payable if treatment-free for at least 12 months and in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

## Additional covered conditions for dependent children

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Cerebral palsy	100%
Cleft lip or palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Spina bifida	100%

1. Please refer to the certificate for complete definitions of covered conditions.
2. In WA, the covered condition is called Permanent Paralysis.
3. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.
4. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, loss of speech, and occupational infectious HIV or occupational infectious hepatitis B, C, or D.

\*The filed product name in FL and VT is Group Critical Illness and Cancer Limited Benefit Insurance.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

### EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

### EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Invasive Cancer (including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having invasive or non-invasive cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

### PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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# Group Critical Illness Insurance\*

## Wellbeing Assistance Benefit

The wellbeing assistance benefit can help reduce the risk of serious illness through early detection of disease or risk factors.

### Wellbeing assistance benefit.....\$ 50

Maximum of one test per covered person per calendar year; subject to a 30-day waiting period before the benefit is payable. The test must be performed after the waiting period.

- Blood test for triglycerides
- Bone marrow testing
- BRCA1 or BRCA2 testing (genetic test for breast cancer)
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy



**For more information, talk with your Colonial Life benefits counselor.**

\*Refer to the base plan brochure for state-specific filed product name.

#### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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## Hospital Indemnity Insurance

### How will you pay for what your health insurance won't cover?

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,500 in out-of-pocket medical costs each year.<sup>1</sup>

If you're admitted to the hospital for a covered accident or covered sickness, Medical Bridge™ Colonial Life & Accident Insurance Company's hospital indemnity insurance, could help pay for out-of-pocket expenses, such as deductibles, co-payments and other expenses. It's coverage that can help protect what you've worked so hard to build.

15% of Americans have  
medical debt in collections.<sup>2</sup>

<sup>1</sup> Milliman, Milliman Medical Index, 2020.

<sup>2</sup> Urban Institute, Debt in America: An Interactive Map, 2020.

## One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



### EMERGENCY ROOM VISIT

Nathan received immediate care at the nearest emergency room.



### DIAGNOSTIC PROCEDURE

The doctor ordered an MRI to determine the cause of Nathan's pain.



### HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.



### DOCTOR'S OFFICE VISIT

A few weeks later, he had a follow-up appointment with his family doctor.

#### NATHAN'S OUT-OF-POCKET EXPENSES

Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
Co-insurance	\$1,800
	<b>\$3,425</b>

#### NATHAN'S BENEFITS

Emergency room visit	\$100
Diagnostic procedure	\$250
Hospital confinement	\$1,500
Doctor's office visit	\$25
	<b>\$1,875</b>

In this scenario, Nathan's Medical Bridge benefits helped pay for the out-of-pocket expenses associated with his medical care.

*For illustrative purposes only.*

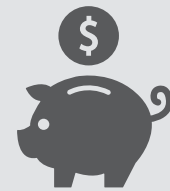
Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.



## Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.<sup>1</sup>
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.





**Nearly one-in-five U.S. adults — 18%, about 46 million people — report that if they needed access to quality healthcare today, they would be unable to pay for it.**

Gallup & West Healthcare Study, Feb 15-21 2021.

## Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

**Based on the plan design available, you may receive benefits to help cover the costs associated with:**

- Hospital confinement
- Outpatient surgical procedures
- Diagnostic procedures
- Doctor's office visits
- Emergency room visits

The average family has more than \$4,500 in out-of-pocket medical costs each year.

Milliman Research Report 2020 Milliman Medical Index, May 2020.





## Life Insurance

### Protect the people who matter most

Throughout your life, there's one priority that stays the same — looking out for the people you love. Whether you're joining the workforce, supporting a growing family or preparing for retirement, you want what's best for your loved ones.

If you have a family who depends on you, life insurance is especially important. Without you, would they be able to pay for housing, utilities and other everyday expenses?

With life insurance from Colonial Life & Accident Insurance Company, you can tailor coverage for your family's specific needs. No matter where you are in life, we have coverage options that can help.

#### Top reasons for owning life insurance

Cover burial and final expenses

Replace lost income from a wage earner

Help pay off the mortgage

Provide funds for college education

LIMRA, 2018 Insurance Barometer Study.



# Coverage throughout life's journey

The best time to buy life insurance is at a young age when coverage is generally less expensive. However, life insurance can help at any stage of your life.



TERM LIFE

*Term life insurance provides coverage for a select period of time. It's a great choice for the stages in your life when you have substantial financial obligations, such as student loans, mortgage payments and child care.*



WHOLE LIFE

*Whole life insurance offers permanent coverage that stays the same throughout the life of the policy. It can help your loved ones pay for medical bills and funeral costs.*



TERM & WHOLE LIFE

*The ideal scenario is to have both term life and whole life insurance. With this combination, you can help protect your family during the years they're depending on you the most and assist with final expenses.*

*For illustrative purposes only*



Over a third (35%) of all households would feel adverse financial impacts within one month if a primary wage earner died.

LIMRA, 2018 Insurance Barometer Study.



Among individuals with life insurance, about

**[ 1-in-5 ]**

say they do not have enough.

LIMRA, 2018 Insurance Barometer Study.

## With life insurance:

- Coverage options are available for you, your spouse and eligible dependents.
- Benefits are typically tax-free to your beneficiary.
- If you change jobs or retire, you may be able to keep your coverage.
- There's an option to use a portion of the death benefit while living.



## What type of life insurance is right for you?

Here's a quick overview of the major types of life insurance. While your age and health can affect your options, your benefits counselor can help you determine what coverage is right for you.

	Term Life	Whole Life
<b>Key features</b>	<b>Level</b> Ideal coverage for high-demand years	<b>Guaranteed</b> Permanent coverage that remains the same to age 100, as long as premiums are paid
<b>Cost</b>	\$	\$\$
<b>Death benefit</b>	Payable if you pass away within the term period you select	Stays the same as long as you make payments
<b>Plan options</b>	10-, 15-, 20- or 30-year option	Permanent coverage that remains the same to age 100, as long as premiums are paid
<b>Premium payments</b>	Stay the same during the selected term period	Remain the same and end at paid-up age
<b>Cash value</b>	Not a feature of term life	Values are set when you purchase the policy



# Individual Dental Insurance

Standard Plan – No waiting period  
\$1,000 | 100% | 80% | 50%

This benefit summary provides a quick reference for the dental plan benefits.

Policy details	
<b>Policy year maximum benefit</b> • Per person (applies to Class A, B and C services)	\$1,000
<b>Deductible</b> • Per person (applies to Class B and C services only) • Maximum of three per family per policy year	\$50

Standard Plan dental coverage at a glance		
Co-insurance	In-network <sup>1</sup>	Out-of-network <sup>2</sup> (MAC)
Class A: Preventive services	100%	100%
Class B: Basic services	80%	80%
Class C: Major services	50%	50%

Carryover benefits <sup>3</sup>		
Carryover amount Per covered family member	Threshold limit	Carryover account max
\$200	\$500	\$800
<b>How carryover benefits work</b> Receive a \$200 benefit in your carryover account to use in the next benefit year when you meet these conditions: <ul style="list-style-type: none"> <li>• <b>One cleaning and one routine exam</b> and</li> <li>• <b>Total paid dental claims for Class A, B or C services below \$500</b> (your threshold limit, the maximum amount of benefits an insured can receive during a policy year and still be able to receive the carryover benefit).</li> </ul> Your carryover account can grow up to \$800 to help pay for claims if you exceed your policy year maximum benefit. <sup>3</sup>		

Covered services	In-network coverage <sup>1</sup>	Out-of-network coverage <sup>2</sup> (MAC)	Waiting period
<b>Class A: Preventive services</b>			
<ul style="list-style-type: none"> <li>• <b>Routine exams and cleanings</b> <ul style="list-style-type: none"> <li>- Two per 12-month period</li> <li>- One additional cleaning per 12 months if member is in second or third trimester of pregnancy<sup>4</sup></li> </ul> </li> <li>• <b>X-rays (bitewing x-rays)</b> <ul style="list-style-type: none"> <li>- Up to four films, once every 12 months</li> </ul> </li> <li>• <b>Fluoride treatment</b> <ul style="list-style-type: none"> <li>- Up to age 16, once every 12 months</li> </ul> </li> <li>• <b>Sealants</b> <ul style="list-style-type: none"> <li>- Up to age 16, once every 36 months</li> </ul> </li> <li>• <b>Space maintainers</b> <ul style="list-style-type: none"> <li>- Up to age 16, once every 24 months</li> </ul> </li> <li>• <b>Oral cancer screening</b> <ul style="list-style-type: none"> <li>- For age 40+, once every 12 months</li> </ul> </li> </ul>	100%	100%	No waiting period
<b>Class B: Basic services</b>			
<ul style="list-style-type: none"> <li>• <b>Full mouth/panoramic x-rays</b> <ul style="list-style-type: none"> <li>- Once every five years</li> </ul> </li> <li>• <b>Fillings</b></li> <li>• <b>Posterior composite restorations</b></li> <li>• <b>Simple extractions</b></li> <li>• <b>Emergency treatment</b></li> </ul>	80%	80%	No waiting period
<b>Class C: Major services</b>			
<ul style="list-style-type: none"> <li>• <b>Oral surgery</b> (surgical extractions and impacted teeth)</li> <li>• <b>Anesthesia</b> (covered with complex oral surgery)</li> <li>• <b>Repair of crowns, dentures or bridges</b></li> <li>• <b>Periodontics</b> (gum treatments)</li> <li>• <b>Endodontics</b> (root canals)</li> <li>• <b>Inlays and onlays</b></li> <li>• <b>Crowns, bridges, dentures and endosteal implants</b></li> <li>• <b>Crown lengthening</b></li> </ul>	50%	50%	No waiting period



**Contact your Colonial Life benefits counselor to learn more.**

- 1 In-network benefits are for covered dental services provided by a participating dentist. Participating dentists have agreed to accept negotiated fees as payment in full, subject to any deductibles, co-insurance and benefit maximums, and will file claims for you.
- 2 Out-of-network benefits are for covered dental services provided by a non-participating dentist. Benefits are provided at the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC), a scheduled amount determined by Colonial Life. In Alaska only, benefits are based on usual, customary, and reasonable charges (80th UCR) for the same covered procedure by providers of similar training or experience in the general geographic area, reviewed and updated periodically. Benefits are subject to any deductibles, co-insurance and maximums. Dentists haven't agreed to accept reimbursement as payment in full. Additional out-of-pocket costs may apply. You may have to file a claim to receive benefits.

- 3 You must be covered for 12 consecutive months to receive the carryover benefit; any break in coverage will eliminate the carryover account balance. The carryover benefit may not be used for orthodontic treatment or services.
- 4 Member may have one additional periodontal maintenance in place of an additional cleaning.

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC) is available at [ColonialLifeDental.com/California](https://ColonialLifeDental.com/California).

**THIS POLICY PROVIDES LIMITED BENEFITS. A NETWORK ACCESS PLAN IS AVAILABLE.**

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8100 (including state abbreviations where used, for example: IDN8100-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.



# Individual Dental Insurance

## Vision Rider

Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses. This benefit summary provides a quick reference to the rider's benefits.

Co-pays (per insured) <sup>1</sup>		
Benefits (once per 12 months)	In-network	Out-of-network
Vision exam	\$10	N/A
Contact lenses fitting	\$25	N/A
Materials	\$25	N/A

Benefits and allowances <sup>1</sup>		
Benefits, after co-pay	In-network	Out-of-network
Vision exam	Covered in full	\$35 allowance
<b>Contact lenses fitting, after co-pay</b>		
Standard <sup>2</sup>	Up to \$60 allowance	N/A
Specialty <sup>3</sup>	Up to \$100 allowance	N/A
<b>Materials: Eyeglass lenses and frames, after co-pay<sup>4</sup></b>		
Single vision	Covered in full	Up to \$25 allowance
Bifocals	Covered in full	Up to \$40 allowance
Trifocals	Covered in full	Up to \$50 allowance
Lenticular	Up to \$120 allowance	Up to \$50 allowance
Progressives	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for children to age 19 only)	Covered in full	N/A
Frames	Up to \$170 allowance	Up to \$50 allowance
<b>Materials: Contact lenses, after co-pay<sup>5</sup></b>		
Elective	Up to \$170 allowance	Up to \$100 allowance
Non-elective	Up to \$210 allowance	Up to \$210 allowance

### MAXIMIZE YOUR BENEFITS

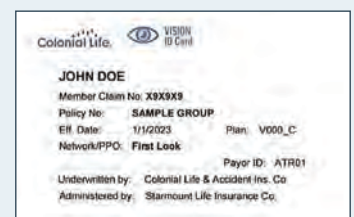
Maximize your vision benefits with any provider in our large, nationwide network, including independent eye doctors, and retail stores such as:

- Walmart and Sam's Club Optical
- Target Optical
- Pearle Vision
- Visionworks

You can choose different providers for eye exams, eyeglasses and contact lenses.

### ID CARDS

- Vision ID cards are mailed to your home address within 10 business days of enrolling, separate from dental ID cards.
- Digital ID cards are available on the policyholders portal when your coverage starts.
- Only the primary insured's name will be listed.



## Special savings on material purchases<sup>6</sup>

Some network providers offer special pricing and discounts for certain vision materials, including lens add-ons and a second pair of glasses. See the chart below for details. Participating providers are designated as “Value Added” or “Service Plus” in the provider directory at [ColonialLifeDental.com](http://ColonialLifeDental.com).

VALUE ADDED PROVIDERS		
<b>Special pricing and discounts on lens options for first pair of glasses (add-ons for insured purchases)</b>		
<ul style="list-style-type: none"> <li>UV Coating.....\$15</li> <li>Solid tinting/gradient tinting.....\$15</li> <li>Standard scratch-resistant coating.....\$15</li> <li>Standard antireflective coating.....\$45</li> <li>Premium antireflective coating.....\$70</li> </ul>	<ul style="list-style-type: none"> <li>Ultra-antireflective coating.....20% discount</li> <li>Polarized lenses.....\$75</li> <li>Transition lenses.....\$75</li> <li>Progressive lenses:                             <ul style="list-style-type: none"> <li>- Standard.....\$110</li> <li>- Premium.....\$170</li> <li>- Ultra.....20% discount</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Standard polycarbonate lenses.....\$40</li> <li>High index (single vision)                             <ul style="list-style-type: none"> <li>- 1.56-1.60.....\$60</li> <li>- 1.66+.....20% discount</li> </ul> </li> <li>High index (multifocal)                             <ul style="list-style-type: none"> <li>- 1.56-1.60.....\$75</li> <li>- 1.66+.....20% discount</li> </ul> </li> </ul>
<b>Special pricing and discounts on purchase of second pair of glasses</b>		
<ul style="list-style-type: none"> <li>Single vision plastic lenses.....\$40</li> <li>Bifocal plastic lenses.....\$60</li> </ul>	<ul style="list-style-type: none"> <li>Trifocal lenses.....\$70</li> <li>Progressive lenses (standard).....\$110</li> </ul>	<ul style="list-style-type: none"> <li>Progressive lenses (premium and ultra).....20% discount</li> </ul>
<b>Discount on frames, contact lenses and other products</b>		
<ul style="list-style-type: none"> <li>Frames.....Up to 35% discount</li> <li>Contact lenses.....5 to 15% discount, depending on type</li> </ul>	<ul style="list-style-type: none"> <li>Other products.....20% discount on nonprescription sunglasses and other products/solutions</li> </ul>	
SERVICE PLUS PROVIDERS		
<b>Receive up to a 20% discount for the following add-ons to insured purchases</b>		
<ul style="list-style-type: none"> <li>UV Coating</li> <li>Solid tinting/gradient tinting</li> <li>Standard scratch-resistant coating</li> </ul>	<ul style="list-style-type: none"> <li>Standard antireflective coating</li> <li>Premium antireflective coating</li> <li>Transition lenses</li> </ul>	<ul style="list-style-type: none"> <li>Standard polycarbonate lenses</li> </ul>

Note: Not a covered benefit. Prices shown reflect member payment. Discounts reflect percentage off the regular price.

- 1 You are responsible for paying the provider directly for any co-pays, amounts over your allowance, and for any services or materials that are not covered under this rider.
- 2 The standard contact lenses fitting exam fee applies to a new or existing contact lens user who wears spherical disposable, daily wear, or extended wear lenses only. This includes follow-ups.
- 3 The specialty contact lenses fitting exam fee applies to a new or existing contact lens user who wears toric, gas-permeable, mono-fit or multi-focal lens. This includes follow-ups.
- 4 Eyeglass lenses and frames are paid in lieu of the contact lenses benefit.
- 5 The contact lenses benefit is paid in lieu of eyeglass lenses and frames.
- 6 These schedules are subject to change without notice. Added value discounts may not be available in all geographical areas and may vary by network. Not all providers, such as Walmart, Sam’s Club and

Costco Optical, choose to participate in these programs. Some frames and lens items may have manufacturer restrictions and cannot be discounted. Special lens packages that combine multiple lens enhancements at value price points are not covered by these added value programs. Programs may not be combined with any other promotions or discounts.

**THIS POLICY PROVIDES LIMITED BENEFITS.  
A NETWORK ACCESS PLAN IS AVAILABLE.**

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8100 and rider form R-VSN8100 (including state abbreviations where used, for example: IDN8100-AL and R-VSN8100-AL). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.



# Dental PPO Member Guide

Dental insurance coverage provides valuable protection for both your smile and your wallet. Below is information to help use the plan.

## USING THE DENTAL & VISION NETWORKS

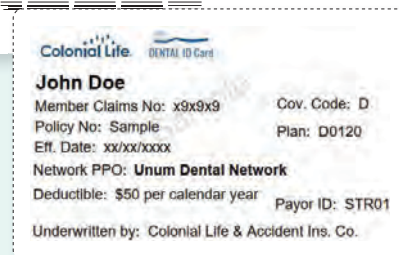
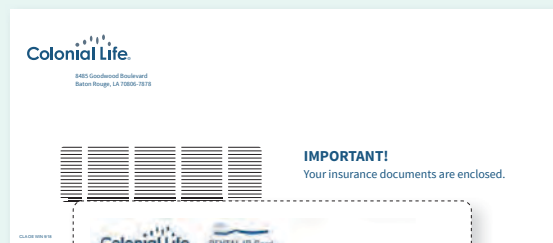
- The name of the dental network is Unum Dental Network.<sup>1</sup> The name of the vision network, if applicable to your coverage, is First Look.
- To find a provider, visit [ColonialLifeDental.com](https://ColonialLifeDental.com)
- Confirm your provider's name and address. Network providers who practice at multiple offices may not be contracted in-network at every office.
- When scheduling your appointment identify yourself as a "Colonial Life Dental member" and let them know to check the network information on your member ID card.
- Unable to locate your dentist or eye doctor in our growing network? Refer your provider by calling the Contact Center at 888-400-9304 or emailing [networkrecruiting@coloniallife.com](mailto:networkrecruiting@coloniallife.com).

Scan this code or go directly to [ColonialLifeDental.com](https://ColonialLifeDental.com).



## ID CARDS

- ID cards are mailed to your home address within 10 business days of enrolling.
- Only the main insured's name will be listed.
- Vision coverage, if purchased, includes a separate ID card.
- Below are samples of ID cards and the mailing envelope they are sent in.





## CONTACT CENTER

Our dental contact center is available to answer your questions.

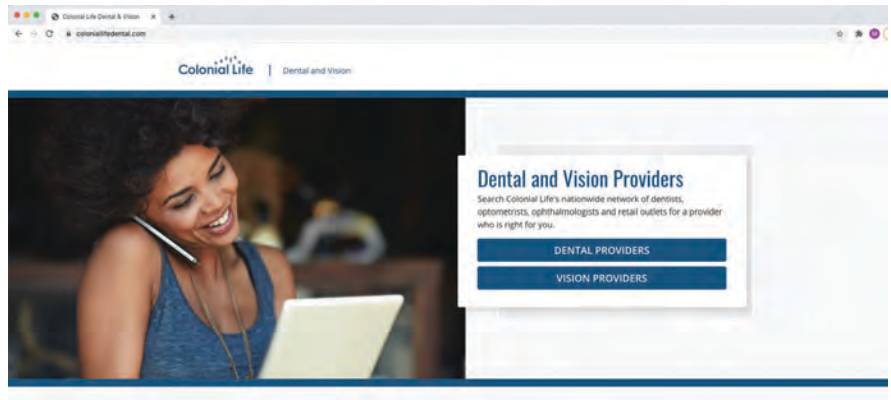
**Monday–Friday**  
8 a.m.– 8 p.m. ET

**Saturdays**  
10 a.m.–4 p.m. ET

Their phone number is  
**888-400-9304.**

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**Need assistance not related to dental?**  
Visit **ColonialLife.com 24/7**  
or call contact center at  
**800-325-4368.**



## MANAGE YOUR BENEFITS AT COLONIALLIFEDENTAL.COM

It's simple to access your dental and vision benefits information. You can:

- Search for in-network providers
- Login to your dental and vision member portal to:
  - Print ID cards
  - View claim history
  - Access coverage information
- Access resources like:
  - Virtual Dental Visits
  - Dental Health Center

## CLAIMS

- **Pre-treatment Estimates:** We recommend that your provider submits this when treatment is expected to exceed \$300. A claims examiner will review the treatment plan in advance and advise how the plan will pay so you know what your cost will be.
- **Claim Forms:** Most providers will file claims on your behalf, but if you do need to submit your own claim, you can find the forms you need on **ColonialLifeDental.com.**

1. Unum Dental Network is marketed in all states except CT, NC, NJ, NM, WA and WV. In CT, FL, NM, VA, WA and WV, the network will reflect on ID cards as Starmount Dental Network / Dentemax Plus. In LA, ID cards will reflect as Starmount Dental Network / DenteMax. And in NC and NJ, ID cards will reflect as DenteMax Plus.

No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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# How to File a claim for Colonial Life benefits

## FOR FASTEST RESULTS, FILE ONLINE:

- 1 Go to **ColonialLife.com** and click Register or Login in the upper-right corner.
- 2 After selecting Policyholder, fill out the required information and click **Submit**.
- 3 Enjoy streamlined claims management and faster service online.

## DIGITALLY FILE ALL TYPES OF CLAIMS



Disability Insurance



Leaves of absence  
(*disability, FMLA maternity, etc.*)



Life Insurance



Accident, Critical Illness, Hospital Insurance, Cancer Insurance



Wellness benefits for screening tests

## Not sure which type of claim to file? No problem.

Just answer a few questions on the website and we'll help you figure everything out.

## BEFORE YOU FILE:

Review the appropriate claims checklist at **ColonialLife.com** and have this information handy to make the process go smoothly. Proper documentation must be submitted when filing your claim.

## AFTER YOU FILE:

Check your claim status and manage your claim by logging into your account at ColonialLife.com. If you need to talk to someone, give us a call.

## OTHER WAYS TO FILE A CLAIM:

**Fax:** 1.800.880.9325

**Mail:** P.O. Box 100195, Columbia, SC 29202

Colonial Life is committed to providing you, our valued customer, a market-leading claims experience. We look forward to serving you on ColonialLife.com.

**ColonialLife.com**

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC. Colonial Life & Accident Insurance Company is not licensed in New York. In New York, insurance products are underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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On the policyholder site you can:

### View benefit details

- Here you'll find a copy of your policy to see what's covered and benefit amounts

### Track your claim

- Follow your claim from start to finish and receive alerts if we need additional information

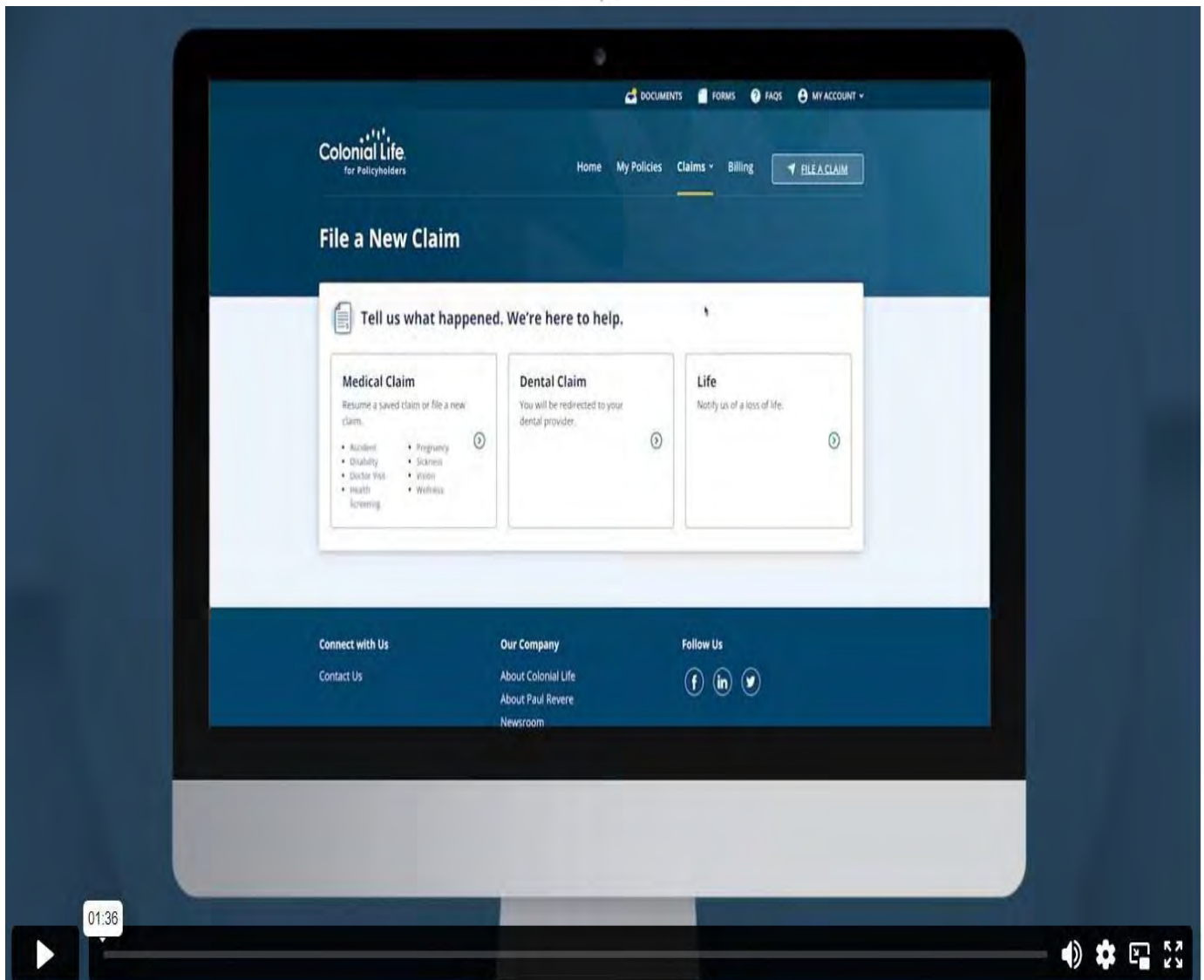


Sign up for direct deposit and receive payment faster

# How to file an Online claim for Colonial Life benefits: Video and claims form link:

Please learn how to file a claim by clicking the link below to watch this video:

**[\\*\\*How-to Videos for Filing Claims\\*\\*](#)**



**[\\*\\*Please click here to download Claim Forms for Colonial Life Benefits.\\*\\*](#)**



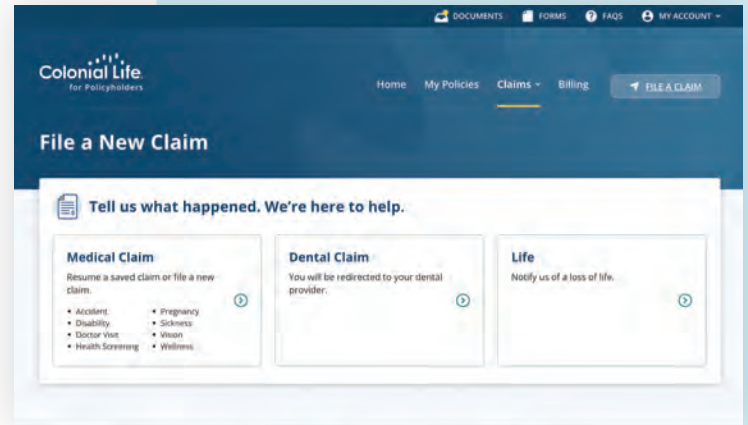
# How to file a Wellness claim

## 1 Log in to file a new claim

Log onto the [coloniallife.com](http://coloniallife.com) portal

Click on the File a Claim button in the upper right-hand corner.

Choose Medical claim.



## 2 Verify your personal information

Choose who the claim is for and verify personal information. (For new profiles, you will need to provide name, birthdate, and contact information.)

If you haven't already, sign up for direct deposit. Once approved, payments post as soon as 48 hours

## 3 Submit wellness visit details

Select Wellness or Doctor's Office Visit.

Enter the date of your test/visit, the type of test, and the phone number of your provider.

Once completed, you will receive a confirmation screen validating your claim is complete.