

# Voluntary Benefits 101

## What are voluntary benefits?

Sometimes called “supplemental insurance,” voluntary benefits are policies you buy to add to the health and life insurance your employer may already provide. These benefits can help you pay for things your other insurance won’t, such as lost wages, out-of-pocket expenses and household bills.



## Advantages

### Flexibility

Use claim payments however you like – pay deductibles, co-payments and other expenses not covered by your health or life insurance

### Portability

Take coverage with you if you leave your job or retire

### Stability

Maintain coverage whether or not you’re employed

### Convenience

Pay premiums using your choice of payroll deduction, bank draft or direct billing

Advantages may not apply to all products. See your Colonial Life benefits counselor for complete details.

## Policies

### Accident insurance

Helps cover out-of-pocket expenses in the event of a covered accident

### Disability insurance

Helps replace part of your regular income if you are unable to work because of a covered injury or illness

### Critical Insurance

Helps with the high cost of critical illness screenings, diagnosis and treatment

### Cancer Assist

Helps with the high cost of cancer screenings, diagnosis and treatment

### Life insurance

Helps pay for final expenses and helps provide financial security for your family members

To learn more about voluntary benefits, contact your Colonial Life benefits counselor or visit [ColonialLife.com](http://ColonialLife.com)

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Products have exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states.