



COMMUNITY  
REALTY  
MANAGEMENT



Colonial Life®

Community Realty  
Management (CRM)

2021 Colonial Life Product Brochures

# Welcome to Your Supplemental Benefits



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The information contained in this booklet is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. If there are differences between the information in the booklet and the contract, the contract will govern.





## 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. If you're admitted to the hospital for a covered accident or covered sickness, Group Medical Bridge,<sup>SM</sup> Colonial Life's hospital indemnity insurance, could help pay for out-of-pocket costs.

### One family's journey

Nathan was doing yard work with his wife when his chest pains began. After an emergency room visit, the couple was relieved to learn it was a false alarm. A few weeks later, Nathan had a follow-up appointment with his family doctor.

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

NATHAN'S OUT-OF-POCKET EXPENSES	
Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
Coinsurance	\$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>



Only 37% of Americans would have enough savings to pay an unexpected expense of around \$1,000.

Bankrate.com, Survey: How Americans Contend with Unexpected Expenses (Jan. 6, 2016)

This is an example and does not represent your actual plan benefits. Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.



To learn more, contact:

Colonial Life Premier District Agency

info@colonialnj.com  
856-983-9600

ColonialLife.com

# Hospital Indemnity Insurance

These benefits are available for you, your spouse and eligible dependent children.

This brochure provides an overview of the plan. For complete details, refer to your certificate.

## Basic benefits

<b>Hospital confinement admission</b>	<b>\$2,500 per day</b>	Maximum of one day per covered person per calendar year
<b>Waiver of Premium</b>	Available after 30 continuous days of a covered confinement of the named insured	

## Additional benefits

<b>Outpatient surgical procedure</b>	<b>\$1,000 per day \$2,000 per day</b>	Maximum of \$3,000 per covered person per calendar year for Tier 1 and 2 combined. Maximum of one day per outpatient surgical procedure.
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## Outpatient procedures

The following procedures are a sampling of the procedures that may be covered. Surgical procedures must be performed by a doctor in a hospital or ambulatory surgical center.

Tier 1 outpatient surgical procedures		
<b>Breast</b> <ul style="list-style-type: none"><li>- Axillary node dissection</li><li>- Lumpectomy</li></ul> <b>Cardiac</b> <ul style="list-style-type: none"><li>- Pacemaker insertion</li></ul> <b>Digestive</b> <ul style="list-style-type: none"><li>- Colonoscopy*</li><li>- Hemorrhoidectomy</li></ul>	<b>Ear, nose, throat, mouth</b> <ul style="list-style-type: none"><li>- Adenoidectomy</li><li>- Tonsillectomy</li></ul> <b>Gynecological</b> <ul style="list-style-type: none"><li>- Dilation and curettage (D&amp;C)</li><li>- Endometrial ablation</li></ul> <b>Liver</b> <ul style="list-style-type: none"><li>- Paracentesis</li></ul>	<b>Musculoskeletal</b> <ul style="list-style-type: none"><li>- Carpal/cubital repair or release</li><li>- Foot surgery</li></ul> <b>Skin</b> <ul style="list-style-type: none"><li>- Skin grafting</li></ul>

\*Colonoscopy must result in polyp removal or be recommended by a physician for the purposes of treating or diagnosing a sickness.

Tier 2 outpatient surgical procedures		
<b>Breast</b> <ul style="list-style-type: none"><li>- Breast reconstruction</li><li>- Breast reduction</li></ul> <b>Cardiac</b> <ul style="list-style-type: none"><li>- Angioplasty</li><li>- Cardiac catheterization</li></ul> <b>Digestive</b> <ul style="list-style-type: none"><li>- Exploratory laparoscopy</li><li>- Laparoscopic appendectomy</li></ul>	<b>Ear, nose, throat, mouth</b> <ul style="list-style-type: none"><li>- Ethmoidectomy</li><li>- Mastoidectomy</li></ul> <b>Eye</b> <ul style="list-style-type: none"><li>- Cataract surgery</li><li>- Glaucoma surgery</li></ul> <b>Gynecological</b> <ul style="list-style-type: none"><li>- Hysterectomy</li><li>- Myomectomy</li></ul>	<b>Musculoskeletal</b> <ul style="list-style-type: none"><li>- Arthroscopic knee surgery with knee cartilage repair</li><li>- Fracture</li></ul> <b>Thyroid</b> <ul style="list-style-type: none"><li>- Excision of a mass</li></ul> <b>Urologic</b> <ul style="list-style-type: none"><li>- Lithotripsy</li></ul>

## EXCLUSIONS AND LIMITATIONS

### THIS POLICY PROVIDES LIMITED BENEFITS.

#### PRE-EXISTING CONDITION LIMITATION

We will not pay benefits for Hospital Confinement or any of the following benefit(s) for any covered person when such loss results from a pre-existing condition as defined in this certificate, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule:

- Rehabilitation Unit Confinement
- Specified Critical Illness
- Daily Hospital Confinement
- Outpatient Surgical Procedure
- Inpatient Mental and Nervous
- Diagnostic Procedure

#### GENERAL EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the covered person's:

- Being intoxicated or under the influence of any narcotics unless administered on the advice of his doctor.
- Treatment for dental care or dental procedures, unless treatment is the result of a covered accident.
- Undergoing elective procedures or cosmetic surgery. This includes procedures or hospital confinement for complications arising from elective or cosmetic surgery. This does not include congenital birth defects or anomalies of a child, or reconstructive surgery.
- Committing or attempting to commit a felony, or engaging in an illegal occupation.
- Having a mental, nervous, or emotional disorder. This exclusion does not apply to inpatient mental and nervous benefit, if included.
- Dependent child's pregnancy, including services rendered to her child after birth.
- Committing or trying to commit suicide or his injuring himself intentionally.
- Being on active duty as a member of the armed forces of any nation, or losses sustained or expenses incurred as a result of war or any act of war, whether declared or undeclared.

#### HOSPITAL CONFINEMENT LIMITATIONS

We will not pay benefits for hospital confinement or daily hospital confinement due to any covered person giving birth within the first nine (9) months after the coverage effective date of the certificate as a result of a normal pregnancy, including cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.

#### WELL BABY CARE LIMITATION

We will not pay benefits for hospital confinement admission or daily hospital confinement, if included, of a newborn child following his birth





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## Accidents can happen to anyone

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills and the costs of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Would you have savings available to pay these costs?

With accident insurance, you can receive benefits paid directly to you to help with all the expenses of a covered accident. This financial protection can help you focus on what really matters: healing.

## One family's journey

Alex was cleaning out the gutters when he fell. He was taken by ambulance to the nearest emergency room. Alex was admitted to the hospital for surgery on his leg. His recovery required eight sessions of physical therapy and several follow-up appointments with his doctor.

### Alex received benefits for:

Ambulance ride
Emergency room visit
X-ray
Hospital admission
Hospital confinement
Leg fracture
Physical therapy
Medical equipment (crutches)
Doctor's office visit



Every 10 minutes, nearly  
750 Americans suffer an  
injury severe enough to seek  
medical help.

National Safety Council, Injury Facts, 2017

For illustrative purposes only. Benefits may not cover all expenses. The policy has exclusions and limitations. This brochure provides an overview of the plan. For complete details, refer to your certificate.

# Accident Insurance

Group accident insurance can help with medical or other costs associated with a covered accident or injury that your health insurance may not cover. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses. Coverage options are available for you, your spouse and eligible dependent children.

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

## Preferred Plan

### Accident Emergency Treatment

\$150

One visit per covered person per covered accident and Up to four visits per covered person per calendar year

### Accident Follow-Up Doctor Visit

\$50

Up to three benefits per covered person per covered accident and up to 12 visits per covered person per calendar year

### Accidental Death

#### Per covered person

Named insured: \$50,000

Spouse: \$50,000

Dependent child(ren): \$10,000

### Accidental Death – Common Carrier

Examples of common carriers are mass transit trains, buses and planes

#### Per covered person

Named insured: \$200,000

Spouse: \$200,000

Dependent child(ren): \$40,000

### Accidental Dismemberment

#### Loss/Loss of Use

■ One hand, arm, foot, leg or sight of an eye	\$9,000
■ Both hands, arms, feet, legs or the sight of both eyes; or any combination	\$18,000
■ One finger or toe	\$1,050
■ Two or more fingers; two or more toes; any combination	\$2,100

### Accident Only Air Ambulance

\$1,500

Transportation to or from a hospital or medical facility]

### Ambulance (ground)

\$300

Transportation to or from a hospital or medical facility

### Appliance

\$100

Walking boot, neck brace, back brace, leg brace, cane, crutches, walker and wheelchair

### Blood/Plasma/Platelets

\$400

Required during treatment of a covered accident

### Burn

■ 2nd-degree burns (covering at least 36% of the body's surface)	\$1,000
■ 3rd Degree: (based on size)	\$2,000– \$15,000

### Burn — Skin Graft

As a result of 2nd-degree or 3rd-degree burns

50% of applicable  
burn benefit

# Accident Insurance

## Preferred Plan

<b>Coma</b> Lasting for seven or more consecutive days	\$10,000	
<b>Concussion</b>	\$375	
<b>Dislocation (Separated Joint)</b>	Non-surgical	Surgical
■ Hip	\$3,000	\$6,000
■ Knee (except patella)	\$1,500	\$3,000
■ Ankle, bone or bones of the foot (other than toes)	\$1,200	\$2,400
■ Collarbone (sternoclavicular)	\$800	\$1,600
■ Collarbone (acromioclavicular and separation)	\$200	\$400
■ Lower Jaw	\$720	\$1,440
■ Shoulder (Glenohumeral)	\$1,200	\$2,400
■ Elbow	\$450	\$900
■ Wrist	\$600	\$1,200
■ Bone(s) of the hand, (other than fingers)	\$810	\$1,620
■ Finger, Toe	\$200	\$400
■ Incomplete dislocation or dislocation reduction without anesthesia	25% of applicable non-surgical amount	
<b>Emergency Dental Work</b>		
■ Dental crown or denture		\$300
■ Dental extraction		\$100
<b>Eye injury with surgical repair</b> With surgical repair or removal of foreign object	\$300	
<b>Fracture (Broken Bone)</b>	Non-surgical	Surgical
■ Skull, depressed fracture (except face/nose)	\$3,750	\$7,500
■ Skull, simple non-depressed fracture (except face/nose)	\$1,800	\$3,600
■ Hip, thigh (femur)	\$3,150	\$6,300
■ Body of vertebrae (excluding vertebral processes)	\$2,700	\$5,400
■ Pelvis	\$2,400	\$4,800
■ Leg (tibia and/or fibula)	\$1,800	\$3,600
■ Bones of the face or nose (except mandible or maxilla)	\$910	\$1,820
■ Upper jaw, maxilla, upper arm between elbow and shoulder	\$1,050	\$2,100
■ Lower jaw, mandible	\$1,200	\$2,400
■ Shoulder blade, collarbone	\$1,200	\$2,400
■ Vertebral Process	\$630	\$1,260
■ Forearm, hand, wrist	\$1,200	\$2,400
■ Kneecap, ankle, foot	\$1,200	\$2,400
■ Rib	\$375	\$750
■ Coccyx	\$320	\$640
■ Finger, Toe	\$200	\$400
■ Chip fracture	25% of applicable non-surgical amount	
<b>Hospital Admission</b> Per covered person per covered accident	\$1,000	
<b>Hospital Confinement</b> Up to 365 days per covered person per covered accident	\$250 per day	
<b>Hospital Intensive Care Unit Admission</b> Per covered person per covered accident	\$1,750	
<b>Hospital Intensive Care Unit Confinement</b> Up to 15 days per covered person per covered accident	\$400	



# Accident Insurance

## Preferred Plan

<b>Knee cartilage (torn)</b>	<b>\$750</b>
<b>Laceration</b> (no repair, without stitches)	<b>\$50</b>
<b>Laceration</b> (repaired with stitches)	
■ Total of all lacerations is less than two inches long	<b>\$150</b>
■ Total of all lacerations is at least two but less than six inches long	<b>\$300</b>
■ Total of lacerations is six inches or longer	<b>\$600</b>
<b>Lodging</b>	<b>\$200 per day</b>
Up to 30 days per covered person per covered accident	
<b>Medical Imaging Study (CT, CAT scan, EEG, MR or MRI)</b>	<b>\$200</b>
One benefit per covered person per covered accident per calendar year	
<b>Occupational or Physical Therapy</b>	<b>\$45 per day</b>
Up to 10 days per covered person per covered accident	
<b>Pain Management for epidural anesthesia</b>	<b>\$150</b>
<b>Prosthetic device/artificial limb</b>	
One benefit per covered person per covered accident	One <b>\$1,250</b> More than one <b>\$2,500</b>
<b>Rehabilitation Unit Confinement</b>	<b>\$150 per day</b>
Immediately after a period of hospital confinement due to a covered accident; up to 15 days per covered person per covered accident, not to exceed 30 days per covered person per calendar year	
<b>Ruptured disc with Surgical Repair</b>	<b>\$900</b>
<b>Surgery</b>	
■ Cranial, open abdominal and thoracic	<b>\$1,500</b>
■ Hernia with surgical repair	<b>\$300</b>
<b>Surgery (Exploratory and Arthroscopic)</b>	<b>\$225</b>
<b>Tendon/Ligament/Rotator Cuff</b>	
■ One with surgical repair	<b>\$900</b>
■ Two or more with surgical repair	<b>\$1,800</b>
<b>Transportation for hospital confinement (per round trip)</b>	<b>\$600</b>
Up to three round trips for more than 50 miles from home per covered person per covered accident	
<b>X-ray</b>	<b>\$60</b>

## Optional Benefits

These benefits are available for you, your spouse and eligible dependent children.

This brochure provides an overview of the plan. For complete details, refer to your certificate.



Every year, about 39 million Americans seek medical help for injuries.

National Safety Council, Injury Facts, 2017

### Health Screening Benefit

This benefit can help pay for routine preventive tests and services.

#### Health screening \$50

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

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

# Accident Insurance

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries.

But everyone, young or old, could suffer an accident at any time.

## Be ready for the unexpected costs an injury can bring



### DANIEL

Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.

#### How his accident policy helped:



Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.

## Accident coverage advantages

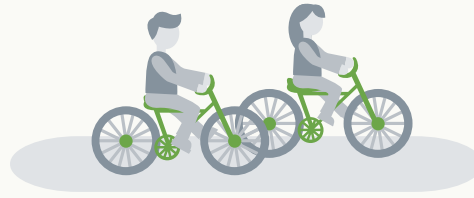
Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on-the-job or off-the-job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

The story above is for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.



# Accident Insurance



## THE TAYLOR FAMILY

The Taylors' two teenage kids, Isabella and Benjamin, both love sports. Isabella dislocated her ankle falling off her bike and needed treatment right away.

### How their accident policy helped:



Isabella's care in the orthopedic clinic required a co-pay and co-insurance. Her benefit helped cover these, plus costs for X-rays, crutches and accident follow-up treatment.



## ALEX AND KATHERINE

Now that they're empty-nesters, Alex and Katherine love to travel and camp in national parks. One night, Alex tripped over the logs for their campfire and broke his collarbone.

### How their accident policy helped:



Alex used his benefit to cover his yearly deductible and co-pays for the surgery, hospital confinement and physical therapy he needed to get back in shape.

## Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about accident insurance and how it can help you prepare for the unexpected.

Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

These stories are for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.

# Accident Insurance

## 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 CERTIFICATE PROVIDES LIMITED BENEFITS.**

## Exclusions and limitations

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, mental, nervous or emotional disorders, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict.

## Health Screening Benefit

The covered person must incur a charge and the certificate must be in force for benefits to be payable.



For more information,  
talk with your  
benefits counselor.

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

This information is not intended to be a complete description of the insurance coverage available. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GACC1.0-P-PA and certificate form GACC1.0-C-PA. Coverage may vary by state and may not be available in all states. Premium at the effective date will vary according to family coverage type and benefit amount selected.

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# Group Critical Illness Insurance



## COMMUNITY REALTY MANAGEMENT (CRM)

To learn more, contact:

Colonial Life Premier District Agency

[info@colonialnj.com](mailto:info@colonialnj.com)

8569839600

[ColonialLife.com](http://ColonialLife.com)

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

No matter where you are in life, you never know when you or a loved one could have a sudden illness. Fortunately, medical advancements and early detection are helping many people survive critical illnesses.

These technologies and tests can lead to increased medical expenses. With health insurance only covering some of these costs, an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities and child care.

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.

### 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



## An unexpected moment changes life forever

Chris was mowing the lawn when he suffered a stroke. His recovery will be challenging and he's worried, since his family relies on his income.

### HOW CHRIS'S COVERAGE HELPED

The lump-sum payment from his critical illness insurance helped pay for:



Co-payments and hospital bills not covered by his medical insurance



Physical therapy to get back to doing what he loves



Household expenses while he was unable to work

For illustrative purposes only.

When life takes an unexpected turn due to a critical illness diagnosis, your focus should be on recovery — not finances. Colonial Life's group critical illness insurance helps provide financial support by providing a lump-sum benefit payable directly to you for your greatest needs.

Coverage amount: \_\_\_\_\_

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 hepatitis B, C, or D	100%
Permanent paralysis due to a covered accident	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%

### Subsequent diagnosis of a different critical illness<sup>2</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>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,<sup>3</sup> 25% of the coverage amount may be payable for that critical illness.

### 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%
Severe spina bifida	100%

1. Refer to the certificate for complete definitions of covered conditions.

2. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.

3. 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.

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 ovarian cancer)
- CA 125 (blood test for breast 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

# Group Critical Illness Insurance

## Infectious Diseases Rider

The sudden onset of an infectious or contagious disease can create unexpected circumstances for you or your family. The infectious diseases rider provides a lump sum which can be used toward health care expenses or meeting day-to-day needs. These benefits are for you as well as your covered family members.

**Payable for each covered infectious disease once per covered person per lifetime**

COVERED INFECTIOUS DISEASE <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Hospital confinement for seven or more consecutive days for treatment of the disease	
Antibiotic resistant bacteria (including MRSA)	50%
Cerebrospinal meningitis (bacterial)	50%
Diphtheria	50%
Encephalitis	50%
Legionnaires' disease	50%
Lyme disease	50%
Malaria	50%
Necrotizing fasciitis	50%
Osteomyelitis	50%
Poliomyelitis	50%
Rabies	50%
Sepsis	50%
Tetanus	50%
Tuberculosis	50%
Coronavirus disease 2019 (COVID-19)	25%

1. Refer to the certificate for complete definitions of covered diseases.



# Group Critical Illness Insurance



Preparing for the unexpected is simpler than you think. With Colonial Life, you'll have the support you need to face life's toughest challenges.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com

## THIS INSURANCE PROVIDES LIMITED BENEFITS

### 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: felonies or illegal occupations; intoxicants and narcotics; suicide; war or armed conflict; pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period on the date the covered person is diagnosed with a critical illness.

### EXCLUSIONS AND LIMITATIONS FOR INFECTIOUS DISEASES RIDER

We will not pay benefits for a covered infectious disease that occurs as a result of a covered person's: felonies or illegal occupations; intoxicants and narcotics; suicide; war or armed conflict; pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period on the date the covered person is diagnosed with a covered infectious disease.

### 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 disease or physical condition for which a covered person received medical advice or treatment within 90 days 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-PA and certificate form GCI6000-C-PA and rider R-GCI6000-INF-PA. 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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## LIFETIME RISK OF DEVELOPING CANCER<sup>1</sup>

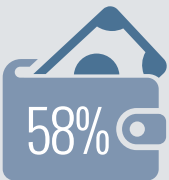
MEN  
1 in 2



WOMEN  
1 in 3



Talk with your Colonial Life  
benefits counselor  
to learn more.

 **58%** of cancer  
**PATIENTS SURVEYED**  
reported being **distressed** about their  
**finances** during treatment.<sup>2</sup>

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# The reality of cancer

Hopefully, you and your family will never face cancer. If you do, it's important to have financial protection to help with treatment and recovery costs that typically aren't covered by most medical insurance plans.

## Risk factors

Some look to family history to determine the risk of developing cancer, but that doesn't tell the whole story. While heredity and environmental factors can play a role, cancer can impact any of our lives.

[ Inherited genetic factors play a major role in only about 5 to 10 percent of all cancers.<sup>3</sup> ]

## Treatment and recovery costs

Fortunately, more people are surviving cancer thanks to early detection and more aggressive treatments. However, America's workers are often unprepared for cancer costs and the loss of income that can occur during and after treatment.

[ Over a third of cancer patients with insurance receiving anticancer therapy were billed for out-of-pocket costs that were greater than expected.<sup>4</sup> ]

## Protect your way of life

Cancer insurance offers benefits that can help you pay for cancer-related expenses that medical insurance may not cover, such as:

- Loss of income
- Deductibles and co-pays
- Out-of-network treatment
- Lodging and meals
- Child care

Cancer insurance may also provide a benefit for covered cancer screenings and wellness tests to encourage early detection.

<sup>1</sup> American Cancer Society, *Cancer Facts & Figures*, 2017

<sup>2</sup> CancerCare, *2016 CancerCare Patient Access and Engagement Report*, 2016

<sup>3</sup> National Cancer Institute, *The Genetics of Cancer*, cancer.gov/about-cancer/causes-prevention/genetics, 2015

<sup>4</sup> Fumiko Chino, et al., "Out-of-Pocket Costs, Financial Distress, and Underinsurance in Cancer Care," *JAMA Oncology*, Aug. 2017

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. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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# Cancer Insurance

## Level 2 Benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information,  
talk with your  
benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
<b>Air ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	<b>\$2,000 per trip</b>
<b>Ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	<b>\$250 per trip</b>
<b>Anesthesia</b> Administered during a surgical procedure for cancer treatment	
■ General anesthesia .....	<b>25% of surgical procedures benefit</b>
■ Local anesthesia .....	<b>\$30 per procedure</b>
<b>Anti-nausea medication</b> ..... Doctor-prescribed medication for radiation or chemotherapy <i>[\$160 monthly max.]</i>	<b>\$40 per day administered or per prescription filled</b>
<b>Blood/plasma/platelets/immunoglobulins</b> ..... A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i>	<b>\$150 per day</b>
<b>Bone marrow donor screening</b> ..... Testing in connection with being a potential donor <i>[once per lifetime]</i>	<b>\$50</b>
<b>Bone marrow or peripheral stem cell donation</b> ..... Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i>	<b>\$500</b>
<b>Bone marrow or peripheral stem cell transplant</b> ..... Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i>	<b>\$4,000 per transplant</b>
<b>Cancer vaccine</b> ..... An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i>	<b>\$50</b>
<b>Companion transportation</b> ..... Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment <i>[up to \$1,000 per round trip]</i>	<b>\$0.50 per mile</b>
<b>Egg(s) extraction or harvesting/sperm collection and storage</b> Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i>	
■ Egg(s) extraction or harvesting/sperm collection .....	<b>\$700</b>
■ Egg(s) or sperm storage (cryopreservation) .....	<b>\$200</b>
<b>Experimental treatment</b> ..... Hospital, medical or surgical care for cancer <i>[\$12,500 lifetime max.]</i>	<b>\$250 per day</b>
<b>Family care</b> ..... Inpatient or outpatient treatment for a covered dependent child <i>[\$2,000 calendar year max.]</i>	<b>\$40 per day</b>
<b>Hair/external breast/voice box prosthesis</b> ..... Prosthesis needed as a direct result of cancer	<b>\$200 per calendar year</b>
<b>Home health care services</b> ..... Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment <i>[up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater]</i>	<b>\$75 per day</b>
<b>Hospice (initial or daily care)</b> An initial, one-time benefit and a daily benefit for treatment <i>[\$15,000 lifetime max. for both]</i>	
■ Initial hospice care <i>[once per lifetime]</i> .....	<b>\$1,000</b>
■ Daily hospice care .....	<b>\$50 per day</b>





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## BENEFIT DESCRIPTION

## BENEFIT AMOUNT

### Hospital confinement

Hospital stay (including intensive care) required for cancer treatment

- 30 days or less ..... \$150 per day
- 31 days or more ..... \$300 per day

**Lodging** ..... \$50 per day

Hotel/motel expenses when being treated for cancer more than 50 miles from home  
[70-day calendar year max.]

**Medical imaging studies** ..... \$125 per study

Specific studies for cancer treatment [ \$250 calendar year max.]

**Outpatient surgical center** ..... \$200 per day

Surgery at an outpatient center for cancer treatment [ \$600 calendar year max.]

**Private full-time nursing services** ..... \$75 per day

Services while hospital confined other than those regularly furnished by the hospital

**Prosthetic device/artificial limb** ..... \$1,500 per device or limb

A surgical implant needed because of cancer surgery [payable one per site, \$3,000 lifetime max.]

### Radiation/chemotherapy

Weekly benefit [max. once per week]

- Injected chemotherapy by medical personnel ..... \$500
- Radiation delivered by medical personnel ..... \$500

Monthly chemotherapy benefit [max. once per month]

- Self-injected ..... \$200
- Pump ..... \$200
- Topical ..... \$200
- Oral hormonal [1-24 months] ..... \$200
- Oral hormonal [25+ months] ..... \$100
- Oral non-hormonal ..... \$200

**Reconstructive surgery** ..... \$40 per surgical unit

A surgery to reconstruct anatomic defects that result from cancer treatment  
[up to \$2,500 per procedure, including 25% for general anesthesia]

**Second medical opinion** ..... \$200

A second physician's opinion on cancer surgery or treatment [once per lifetime]

**Skilled nursing care facility** ..... \$100 per day

Confinement to a covered facility after hospital release [up to the number of days paid for hospital confinement]

**Skin cancer initial diagnosis** ..... \$300

A skin cancer diagnosis while the policy is in force [once per lifetime]

**Supportive or protective care drugs and colony stimulating factors** ..... \$100 per day

Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments  
[ \$800 calendar year max.]

**Surgical procedures** ..... \$50 per surgical unit

Inpatient or outpatient surgery for cancer treatment [ \$3,000 max. per procedure]

**Transportation** ..... \$0.50 per mile

Travel expenses when being treated for cancer more than 50 miles from home  
[up to \$1,000 per round trip]

**Waiver of premium** ..... Is available

No premiums due if the named insured is disabled longer than 90 consecutive days

### THIS POLICY PROVIDES LIMITED BENEFITS.

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. Coverage may vary by state and may not be available in all states. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy form CanAssist (including state abbreviations where used, for example: CanAssist-TX). This chart is not complete without form number 101481.

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To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information,  
talk with your  
benefits counselor.

### Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

#### Cancer wellness tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

#### Health screening tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

### Part two: Cancer wellness — additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in part one. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

**Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.**

The policy has exclusions and limitations which may affect any benefits payable. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist (and state abbreviations where applicable, for example: CanAssist-TX).

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# Cancer Insurance

## Level 2 Benefits\_NJ Employees

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
<b>Air ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$2,000 per trip
<b>Ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$250 per trip
<b>Anesthesia</b> ..... Administered during a surgical procedure for cancer treatment	
■ General anesthesia .....	25% of surgical procedures benefit
■ Local anesthesia .....	\$30 per procedure
<b>Anti-nausea medication</b> ..... Doctor-prescribed medication for radiation or chemotherapy <i>[\$160 monthly max.]</i>	\$40 per day administered or per prescription filled
<b>Blood/plasma/platelets/immunoglobulins</b> ..... A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i>	\$150 per day
<b>Bone marrow donor screening</b> ..... Testing in connection with being a potential donor <i>[once per lifetime]</i>	\$50
<b>Bone marrow or peripheral stem cell donation</b> ..... Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i>	\$500
<b>Bone marrow or peripheral stem cell transplant</b> ..... Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i>	\$4,000 per transplant
<b>Cancer vaccine</b> ..... An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i>	\$50
<b>Companion transportation</b> ..... Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment <i>[up to \$1,000 per round trip]</i>	\$0.50 per mile
<b>Egg(s) extraction or harvesting/sperm collection and storage</b> ..... Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i>	
■ Egg(s) extraction or harvesting/sperm collection .....	\$700
■ Egg(s) or sperm storage (cryopreservation) .....	\$200
<b>Experimental treatment</b> ..... Hospital, medical or surgical care for cancer <i>[\$12,500 lifetime max.]</i>	\$250 per day
<b>Family care</b> ..... Inpatient or outpatient treatment for a covered dependent child <i>[\$2,000 calendar year max.]</i>	\$40 per day
<b>Hair/external breast/voice box prosthesis</b> ..... Prosthesis needed as a direct result of cancer	\$200 per calendar year
<b>Home health care services</b> ..... Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment <i>[up to 100 days per covered person per lifetime]</i>	\$75 per day
<b>Hospice (initial or daily care)</b> ..... An initial, one-time benefit and a daily benefit for treatment <i>[\$15,000 lifetime max. for both]</i>	
■ Initial hospice care <i>[once per lifetime]</i> .....	\$1,000
■ Daily hospice care .....	\$50 per day



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BENEFIT DESCRIPTION	BENEFIT AMOUNT
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<b>Hospital confinement</b>	
Hospital stay (including intensive care) required for cancer treatment	
■ 30 days or less	\$150 per day
■ 31 days or more	\$300 per day
<b>Lodging</b>	\$50 per day
Hotel/motel expenses when being treated for cancer more than 50 miles from home [70-day calendar year max.]	
<b>Medical imaging studies</b>	\$125 per study
Specific studies for cancer treatment [ \$250 calendar year max.]	
<b>Outpatient surgical center</b>	\$200 per day
Surgery at an outpatient center for cancer treatment [ \$600 calendar year max.]	
<b>Private full-time nursing services</b>	\$75 per day
Services while hospital confined other than those regularly furnished by the hospital	
<b>Prosthetic device/artificial limb</b>	\$1,500 per device or limb
A surgical implant needed because of cancer surgery [payable one per site, \$3,000 lifetime max.]	
<b>Radiation/chemotherapy</b>	
[per day with a max. of one per calendar week]	
■ Injected chemotherapy by medical personnel	\$500
■ Radiation delivered by medical personnel	\$500
[per day with a max. of one per calendar month]	
■ Self-injected	\$200
■ Pump	\$200
■ Topical	\$200
■ Oral hormonal [1-24 months]	\$200
■ Oral hormonal [25+ months]	\$150
■ Oral non-hormonal	\$200
<b>Reconstructive surgery</b>	\$40 per surgical unit
A surgery to reconstruct anatomic defects that result from cancer treatment [min. \$150 per procedure, up to \$2,500, including 25% for general anesthesia]	
<b>Second medical opinion</b>	\$200
A second physician's opinion on cancer surgery or treatment [once per lifetime]	
<b>Skilled nursing care facility</b>	\$75 per day
Confinement to a covered facility after hospital release [up to 100 days per covered person per lifetime]	
<b>Skin cancer diagnosis</b>	\$300
A skin cancer diagnosis while the policy is in force [once per lifetime]	
<b>Supportive or protective care drugs and colony stimulating factors</b>	\$75 per day
Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments [ \$800 calendar year max.]	
<b>Surgical procedures</b>	\$50 per surgical unit
Inpatient or outpatient surgery for cancer treatment [min. \$150 per procedure, up to \$3,000]	
<b>Transportation</b>	\$0.50 per mile
Travel expenses when being treated for cancer more than 50 miles from home [up to \$1,000 per round trip]	
<b>Waiver of premium</b>	Is available
No premiums due if the named insured is disabled longer than 90 consecutive days	

THIS POLICY PROVIDES LIMITED BENEFITS.

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy forms CanAssist-NJ and CanAssist-VA. This chart is not complete without form 101505-NJ or 101481-VA.







**Community Realty  
Management (CRM)**

To learn more, contact:

Colonial Life Premier District  
Agency

info@colonialnj.com  
8569839600

ColonialLife.com

## 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. If you're admitted to the hospital for a covered accident or covered sickness, Group Medical Bridge,<sup>SM</sup> Colonial Life's hospital indemnity insurance, could help pay for out-of-pocket costs.

### One family's journey

Nathan was doing yard work with his wife when his chest pains began. After an emergency room visit, the couple was relieved to learn it was a false alarm. A few weeks later, Nathan had a follow-up appointment with his family doctor.

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

NATHAN'S OUT-OF-POCKET EXPENSES	
Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
Coinsurance	\$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>



Only 37% of Americans  
would have enough savings  
to pay an unexpected  
expense of around \$1,000.

Bankrate.com, Survey: How Americans  
Contend with Unexpected Expenses  
(Jan. 6, 2016)

This is an example and does not represent your actual plan benefits.

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

# Hospital Indemnity Insurance

These benefits are available for you, your spouse and eligible dependent children.

This brochure provides an overview of the plan. For complete details, refer to your certificate.

## Basic benefits

<b>Hospital confinement admission</b>	<b>\$1,500 per day \$2,500 per day</b>	Maximum of one day per covered person per calendar year
<b>Waiver of Premium</b>	Available after 30 continuous days of a covered confinement of the named insured	

## Additional benefits

<b>Outpatient surgical procedure</b>	<b>\$1,000 per day \$2,000 per day</b>	Maximum of \$3,000 per covered person per calendar year for Tier 1 and 2 combined. Maximum of one day per outpatient surgical procedure.
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## Medical treatment package

This package can help pay for out-of-pocket expenses related to the treatment of a covered accident or covered sickness.

<b>Air ambulance</b>	<b>\$1000 per day</b>	Maximum of one day per covered person per calendar year
<b>Ambulance</b>	<b>\$100 per day</b>	
<b>Appliance</b>	<b>\$100 per day</b>	
<b>Emergency room visit</b>	<b>\$100 per day</b>	Maximum of two days per covered person per calendar year
<b>X-ray</b>	<b>\$25 per day</b>	
<b>Doctor's office visit/telemedicine</b>	<b>\$25 per day</b>	Maximum of three days per calendar year for named insured coverage or maximum of five days per calendar year for all covered persons combined

## Wellbeing assistance standard benefit

This benefit can help pay for routine preventive tests you have each year.

<b>Wellbeing assistance standard</b>	<b>\$50</b>	Maximum of one day per covered person per calendar year ; subject to a 30-day waiting period
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### Below is a sample of the tests that may be covered

- Blood test for triglycerides	- Echocardiogram (ECHO)	- PSA (prostate cancer blood test)
- Breast ultrasound	- Electrocardiogram (EKG, ECG)	- Serum cholesterol test for HDL and LDL levels
- Blood test for breast cancer	- Fasting blood glucose test	- Skin cancer biopsy
- Carotid Doppler	- Mammography	- Stress test — bicycle or treadmill
- Colonoscopy	- Pap smear	

## Outpatient procedures

The following procedures are a sampling of the procedures that may be covered. Surgical procedures must be performed by a doctor in a hospital or ambulatory surgical center.

Tier 1 outpatient surgical procedures		
<b>Breast</b> <ul style="list-style-type: none"><li>- Axillary node dissection</li><li>- Lumpectomy</li></ul> <b>Cardiac</b> <ul style="list-style-type: none"><li>- Pacemaker insertion</li></ul> <b>Digestive</b> <ul style="list-style-type: none"><li>- Colonoscopy*</li><li>- Hemorrhoidectomy</li></ul>	<b>Ear, nose, throat, mouth</b> <ul style="list-style-type: none"><li>- Adenoidectomy</li><li>- Tonsillectomy</li></ul> <b>Gynecological</b> <ul style="list-style-type: none"><li>- Dilation and curettage (D&amp;C)</li><li>- Endometrial ablation</li></ul> <b>Liver</b> <ul style="list-style-type: none"><li>- Paracentesis</li></ul>	<b>Musculoskeletal</b> <ul style="list-style-type: none"><li>- Carpal/cubital repair or release</li><li>- Foot surgery</li></ul> <b>Skin</b> <ul style="list-style-type: none"><li>- Skin grafting</li></ul>

\*Colonoscopy must result in polyp removal or be recommended by a physician for the purposes of treating or diagnosing a sickness.

## Tier 2 outpatient surgical procedures

### Breast

- Breast reconstruction
- Breast reduction

### Cardiac

- Angioplasty
- Cardiac catheterization

### Digestive

- Exploratory laparoscopy
- Laparoscopic appendectomy

### Ear, nose, throat, mouth

- Ethmoidectomy
- Mastoidectomy

### Eye

- Cataract surgery
- Glaucoma surgery

### Gynecological

- Hysterectomy
- Myomectomy

### Musculoskeletal

- Arthroscopic knee surgery with knee cartilage repair
- Fracture

### Thyroid

- Excision of a mass

### Urologic

- Lithotripsy

## EXCLUSIONS AND LIMITATIONS

### THIS POLICY PROVIDES LIMITED BENEFITS.

#### PRE-EXISTING CONDITION LIMITATION

We will not pay benefits for Hospital Confinement or any of the following benefit(s) for any covered person when such loss results from a pre-existing condition as defined in this certificate, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule:

- Rehabilitation Unit Confinement
- Specified Critical Illness
- Daily Hospital Confinement
- Outpatient Surgical Procedure
- Inpatient Mental and Nervous
- Diagnostic Procedure

#### GENERAL EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the covered person's:

- Being intoxicated or under the influence of any narcotics unless administered on the advice of his doctor.
- Treatment for dental care or dental procedures, unless treatment is the result of a covered accident.
- Undergoing elective procedures or cosmetic surgery. This includes procedures or hospital confinement for complications arising from elective or cosmetic surgery. This does not include congenital birth defects or anomalies of a child, or reconstructive surgery.
- Committing or attempting to commit a felony, or engaging in an illegal occupation.
- Having a mental, nervous, or emotional disorder. This exclusion does not apply to inpatient mental and nervous benefit, if included.
- Dependent child's pregnancy, including services rendered to her child after birth.
- Committing or trying to commit suicide or his injuring himself intentionally.
- Being on active duty as a member of the armed forces of any nation, or losses sustained or expenses incurred as a result of war or any act of war, whether declared or undeclared.

#### HOSPITAL CONFINEMENT LIMITATIONS

We will not pay benefits for hospital confinement or daily hospital confinement due to any covered person giving birth within the first nine (9) months after the coverage effective date of the certificate as a result of a normal pregnancy, including cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.

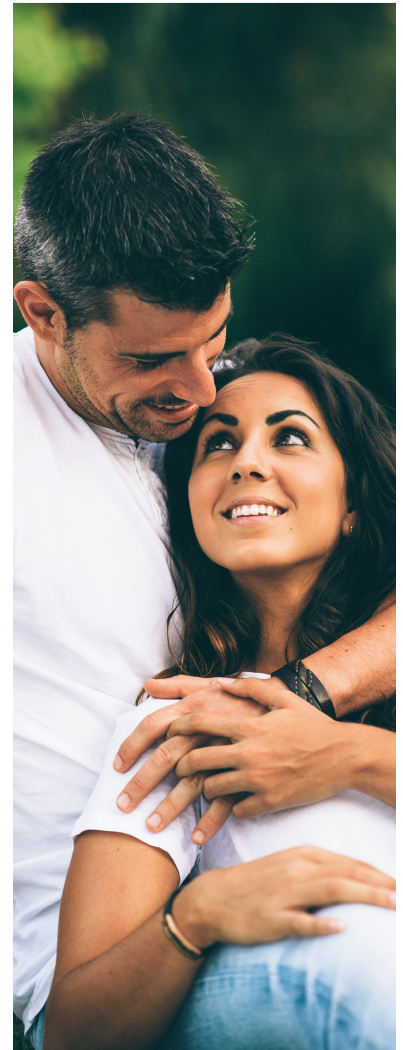
#### WELL BABY CARE LIMITATION

We will not pay benefits for hospital confinement admission or daily hospital confinement, if included, of a newborn child following his birth unless he is injured or sick.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GMB7000-P.

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## Disability Insurance

### Is your paycheck protected?

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 if you're like many Americans, you don't have insurance for the one thing you use to pay for these expenses — your paycheck.

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses? You never know how long a disability could last, so it's important to have a backup plan.

Colonial Life's disability insurance can help protect your way of life by providing a monthly benefit for a covered disability.



Just over 1 in 4 of today's  
20-year-olds will become  
disabled before reaching  
normal retirement age.

Council for Disability Awareness,  
The Crisis of Disability Coverage in America, 2018.



# No matter where you are in life, a disability could prevent you from earning an income



Recent college  
graduate with  
first full-time job

## ASHLEY

*While jogging after work one evening, Ashley injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Ashley stopped receiving a paycheck.*

### How her disability policy helped:

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



New parents  
living paycheck  
to paycheck

## EMILY & BRIAN

*After having a baby, Emily went out on maternity leave. Without her income, the couple was worried about how they'd pay for everyday expenses. Fortunately, Emily purchased a disability policy from her company two years ago.*

### How her disability policy helped:

*Emily'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.*



50-year-old  
father of the bride

## LEWIS

*Lewis suffered a heart attack and had to have surgery. He needed to take an unpaid leave of absence from work to recover. During this time, he received his usual monthly bills.*

### How his disability policy helped:

*Lewis' disability benefits helped provide him with the comfort of knowing that his bills wouldn't get in the way of giving his daughter the wedding of her dreams.*

Approximately 90%  
of all disabilities  
are caused by illnesses  
rather than accidents.

Integrated Benefits Institute, IBI Health and Productivity Benchmarking:  
Long-Term Disability Program, 2017.



## Your bills continue, even if your paycheck doesn't

Think about your ongoing monthly expenses — everything from your mortgage or rent to your groceries and utilities. If a disability left you without a paycheck, you might rely on savings as a backup plan, but would you have enough?

Disability insurance can help you pay for your expenses and keep you focused on what really matters — recovery.

### Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise), and you can use them however you'd like.
- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- Benefits are payable regardless of any insurance you may have with other companies.
- Disability benefits may also be available if you return to work part time.



### Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about disability insurance and how it can help protect your paycheck and 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.



## How much should you have in savings?

A single person with few recurring expenses and no dependents

**SAVINGS = 3 MONTHS OF LIVING EXPENSES**

A dual-income couple with children and recurring expenses

**SAVINGS = 6 MONTHS OF LIVING EXPENSES**



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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

## Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc.)	\$
4	Food and necessities	\$
5	Other expenses	\$
<b>Total monthly expenses (add lines 1-5 together)</b>		\$

## Benefits worksheet

### How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: \_\_\_\_\_

Choose a monthly benefit amount between \$400 and \$6,500.\*

*If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.*

### What is the benefit period?

Benefit period: \_\_\_\_\_ months

The partial disability benefit period is three months.

### When may my total disability benefits start?

After an accident: \_\_\_\_\_ days

After a sickness: \_\_\_\_\_ days

## Product information

### Total disability definition

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your regular occupation, not, in fact, engaged in any employment or occupation for wage or profit, and under the care of a physician.

### How partial disability works

If you are able to return to work part time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

### Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

### Geographical limitations

If you are disabled while outside of the United States, Canada or Mexico, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

### Issue age

Coverage is available from ages 17 to 74.

### Keep your coverage

You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.



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

#### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, intoxication or drug addiction, psychiatric or psychological conditions, suicide or injuries which you intentionally do to yourself, or war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice or had taken medication within 12 months before the policy coverage effective date shown on the policy schedule.

After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the policy coverage effective date and the elimination period has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000-NJ and rider form ISTD3000-ADIB-NJ. This is not an insurance contract and only the actual policy and rider provisions will control.



# Individual Short-Term Disability Insurance

## Psychiatric and Psychological Benefit

Although illnesses and accidents are often associated with disabilities, mental disorders can also leave you unable to earn an income.

If you're disabled with a covered mental or nervous condition, disability insurance from Colonial Life & Accident Insurance Company offers a monthly benefit that can help provide financial support while you focus on recovery.

### Psychiatric and psychological benefit

- There is a maximum six-month benefit period limitation for any one occurrence of a psychiatric or psychological condition. There is a three-month benefit period limitation if you have a three-month benefit period.
- There is a 24-month cumulative lifetime maximum benefit period for all psychiatric or psychological conditions. This maximum includes a combination of total disability and partial disability occurrences.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com

The psychiatric and psychological benefit is only applicable when combined with the ISTD3000 base policy. The exclusions listed on the ISTD3000 base policy apply, except for the psychiatric or psychological conditions exclusion. For cost and complete details, talk with your Colonial Life benefits counselor. Applicable to policy form ISTD3000 and rider form ISTD3000-ADIB (plus state abbreviations where applicable, for example: ISTD3000-TX and ISTD3000-ADIB-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy and rider provisions will control.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC  
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For more information,  
talk with your  
benefits counselor.

ColonialLife.com

A baby changes everything – even your financial situation.

Disability insurance can help you pay for everyday living expenses and keep you focused on taking care of the new addition to your family.

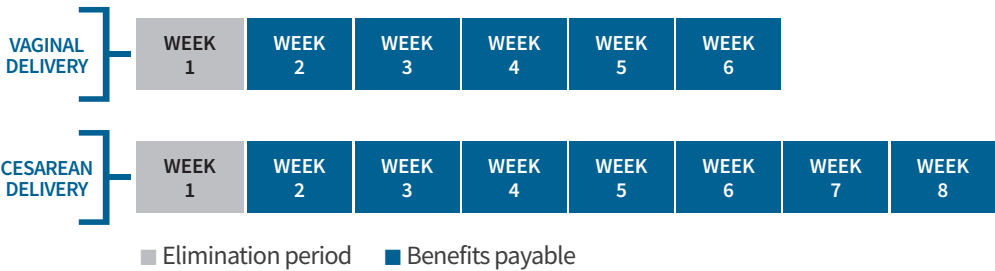
How disability insurance can help

- The usual recovery period is six weeks (vaginal delivery) or eight weeks (cesarean delivery). If your claim is approved, your benefits will start after you satisfy your elimination period (waiting period).
- Benefits are paid directly to you to use as you see fit.
- Your disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), your sick leave or paid time off/vacation time.
- 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.

Your disability policy has a giving birth limitation, which means Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date. 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 (waiting period)

If your claim is approved, your benefits will start after you have satisfied the elimination period, which is the period of time that no benefits are payable. Your elimination period may vary based on the plan you select.



For illustrative purposes only. Example based on a seven-day elimination period.  
Although the above example shows benefits payable for five or seven weeks after the elimination period, 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.

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 indicates you are unable to continue working.

This coverage has exclusions and limitations that may affect benefits payable. Giving birth limitation may vary or not apply in all states. Coverage type and benefits vary by state and may not be available in all states. For cost and complete details, see your Colonial Life benefits counselor.



**37.5 million**

U.S. households **don't own life insurance.**

LIMRA, Life Insurance Ownership in Focus: U.S. Household Trends, 2016.



**73%** of consumers had outstanding **debt** when they died, with an average total balance of **\$62,000.**

Credit.com, Americans Are Dying With an Average of \$62K of Debt, 2017.

ColonialLife.com

## Help protect the people who depend on you

**What if something unexpected happened to you?  
Without you, your family might not have the funds to:**

- Cover final expenses, such as funeral costs and medical bills
- Replace your lost income they depend on for everyday living expenses
- Help pay off the mortgage so they can remain in the home
- Manage debt, such as credit cards and car loans
- Provide funds for college education for your children

Fortunately, Colonial Life & Accident Insurance Company has life insurance options that can help protect your family's way of life.

### Many families aren't prepared

Despite the importance of having financial protection for their loved ones, many families don't have enough life insurance.

**40%** say most people should have **3x their salary** or less in coverage, versus the industry-recommended 7-10 times salary.

LIMRA, What Do Employees Know About Life Insurance? 2018.

Among individuals with life insurance, about **1 in 5** say that they do not have enough.

LIMRA, 2018 Insurance Barometer.

Talk with your benefits counselor to learn more about how life insurance can help protect what you've worked so hard to build.

# Life insurance needs analysis

**This worksheet can provide a general sense of how much life insurance coverage you may need to help protect your family.**

This worksheet is intended to be illustrative and should not be considered financial advice. No worksheet can predict all of your expenses or other factors (such as inflation) that can alter your needs. Please review your plan periodically to ensure it is meeting your needs.

TABLE A	
YEARS INCOME NEEDED	FACTOR
5	4.7
10	8.8
15	12.4
20	15.4
25	18.1
30	20.4

TABLE B	
YEARS BEFORE COLLEGE	FACTOR
5	.95
10	.91
15	.86
20	.82

Note: These tables from Life Happens help you determine net present value (NPV), the amount of capital required today to satisfy future income or college cost needs, given an assumed investment return of 6%, inflation of 3% for living costs and 5% for college costs.

## Step 1: Your annual income

- Calculate annual income, typically between 60-75% of the pre-tax income of the person being insured. \$ \_\_\_\_\_
- How many years will your family need the income? Consider how many years your spouse is from retirement. \_\_\_\_\_
- Refer to Table A and multiply the appropriate factor by your annual income (a). \$ \_\_\_\_\_

## Step 2: Evaluate your debts and expenses

- How much would your family need for funeral costs and other final expenses? It's typically the greater of \$15,000 or 4% of your estate. \$ \_\_\_\_\_
- What about outstanding debts, such as a mortgage balance, credit card balances, car loans, etc.? \$ \_\_\_\_\_
- How much does your family need for college? Refer to Table B and multiply the appropriate factor by the amount needed for college per child. Average four-year cost\* in 2017: \$83,080 public; \$187,800 private \$ \_\_\_\_\_
- Add all expenses (d, e and f) for a total. \$ \_\_\_\_\_

## Step 3: Evaluate your assets

- How much does your family have in savings and investments, such as bank accounts, money market accounts, stocks, 529 plans, bonds, mutual funds, etc.? \$ \_\_\_\_\_
- What about retirement savings, such as 401(k), pension, IRAs, etc.? \$ \_\_\_\_\_
- How much life insurance do you currently have, including group life insurance provided by your employer? \$ \_\_\_\_\_
- Add all assets (h, i and j) for a total. \$ \_\_\_\_\_

## Step 4: Calculate your total

- Subtract total assets (k) from total expenses (g). \$ \_\_\_\_\_
- Add in income to be replaced (c). \$ \_\_\_\_\_

**Total estimated amount of life insurance needed:** \$ \_\_\_\_\_

Prefer to use an online calculator? Visit [ColonialLife.com/life-calculator](https://ColonialLife.com/life-calculator) to calculate your needs.

\*The College Board, *Trends in College Pricing*, 2017. Costs include tuition, fees, room and board.





## Whole Life Insurance

You can't predict your family's future, but you can be prepared for it.

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with whole life insurance from Colonial Life.



In the U.S., medical spending in the **last 12 months** of life is nearly \$80,000 per person.

HealthAffairs.org, End-Of-Life Medical Spending In Last Twelve Months Of Life Is Lower Than Previously Reported, July 2017.



**Your cost will vary based on the level of coverage you select.**

Talk with your benefits counselor for information about what level of coverage would work best for you.

### Advantages of whole life insurance

- Permanent coverage that stays the same throughout the life of the policy
- Guaranteed level premiums that do not increase because of changes in health or age
- Access to the policy's cash value through a policy loan for emergencies<sup>1</sup>
- Benefit for the beneficiary that is typically tax-free

### Benefits and features

- Two plan options to choose what age your premium payments will end – Paid-Up at Age 70 or Paid-Up at Age 100
- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness<sup>2</sup>
- Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- Pays cash surrender value at age 100 (when the policy endows)

# Colonial Life Health Screening Benefits

**Current policyholders:** Have you submitted your Health Screening claim this year?

## IMPORTANT NOTE TO CURRENT POLICYHOLDERS

To encourage you and your family to get and stay healthy, many of our plans include benefits for wellness and health screening tests.



For more information,  
Call: 856-983-9600 or  
Email: lauren@colonialnj.com

## Health Screening/Wellness Benefit

Provided when one of the tests listed below is performed while the policy is in force.

### Cancer wellness tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

### Health screening tests

- Blood test for triglycerides
- Carotid Doppler
- Echo cardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill



**ATTENTION POLICYHOLDERS:**  
**We may owe you money!!**

## Types of plans that can include this benefit:

*\* per covered person per calendar year*

**Group Accident-** includes a \$50 benefit

**Group Critical Illness-** includes a \$50 benefit

**Cancer Assist-** includes \$100 benefit

**Voluntary Group Hospital Plan-** includes a \$50 benefit

## How to File a Wellness Claim

- For **Wellness Screenings within 36 months** of the date you are filing the claim, go to coloniallife.com, log in to the policyholder website and click on File a Wellness Claim Online. Or you may use the automated customer service center at 1-800-325-4368.
- For **Wellness Screenings over 36 months** from the date you are filing the claim, go to coloniallife.com, click on File a Claim, followed by Health/Wellness Claim (over 18 months old). Complete and submit the claim as the form instructs. Be sure to review and sign all pages where indicated.

\* in PA there is a 30 day wait for benefits

# Service Guide for Policyholders



*Keep this Service Guide handy for general information on your policy, how to file a claim or simply how to contact us.*

## **Obtain a Claim Form:**

- Download forms from [coloniallife.com](http://coloniallife.com).
- OR-
- Call 1.800.325.4368.

## **Completing the Claim Form:**

- Complete in full the sections of the claim form that apply to your specific claim. Be sure the information includes a diagnosis from your doctor along with medical bills.
- For disability claims, the doctor needs to verify the dates of disability and furnish dates of treatment. The employer needs to confirm dates you missed from work.
- Be sure to sign all authorizations as instructed.
- To ensure prompt processing, sign and return the certification on page 3, then sign, date and return the claims authorization on page 7.

## **Optional Services:**

Page 1 of the claim form explains optional services you may select. You must initial each option you choose. These options allow us to:

- Release information to your sales representative, plan administrator or a family member.
- Communicate claims information via electronic messaging to your home phone number.
- Send any applicable claim benefits by overnight delivery and deduct the fee from your claim payment.

## **Submitting Your Claim:**

- Fax the form to 1.800.880.9325. Include your name and Social Security number on each page of your fax. If you fax the claim, you do not need to mail the original document to us; keep this for your records.
- OR-
- Mail the completed forms to: P.O. Box 100195, Columbia, SC 29202-3195

## **Wellness Claims:**

- For wellness screenings performed less than 12 months from the date of your claim filing, call 1.800.325.4368 or visit [coloniallife.com](http://coloniallife.com) to file your claim.
- For wellness screenings performed more than 12 months from the date of your claim filing, submit a bill showing the date and type of your wellness screening and name and telephone number of the provider who performed the test.

## **Resolving Your Claim:**

- You will be notified by telephone when information is received regarding your claim.
- If you selected the electronic messaging option, you will receive a call once the claim is processed.
- If your claim is for a sickness or health condition occurring within the first year, we may need to determine whether you have a pre-existing condition. If we have to contact your doctor and/or request copies of the medical records, it may lengthen our processing time.
- We will notify you by letter if any additional information is needed from your doctor or any other source(s). We welcome your assistance in encouraging your doctor to provide the needed information as quickly as possible.
- Our goal is to provide prompt and accurate claims service. If you would like to check the status of your claim, please call our automated service line at 1.800.325.4368.

## **Important Reminders:**

- When mailing the claim form or other information, keep a copy for your records.
- If you have questions at any point, call 1.800.325.4368.
- Sign your claim form at the bottom of pages 1 and 3.
- Read and sign the claims authorization on page 7. We cannot obtain additional information from your doctor without proper consent.

## **Ongoing Claims**

Total disability benefits provided by your coverage are based on disability information submitted on your claim form. Because Colonial Life cannot pay benefits for time you have not yet missed from work, you may be asked to provide verification of your ongoing disability and the dates you are unable to work. All disability dates must be confirmed by your doctor and your employer. Include medical treatment dates on your claim form.



## Change Requests

### Change of Employment

If you change jobs or take a leave of absence, you may continue your individual Colonial Life coverage at the premium you are currently paying. To continue your individual Colonial Life coverage, contact your Colonial Life sales representative or call our Service Center.

### Policy/Certificate Changes

The following changes must be requested in writing:

- Cancellations
- Loans
- Cash surrenders
- Withdrawals
- Ownership changes
- Beneficiary changes
- Assignments

Fax or mail the completed Request for Service form available on [coloniallife.com](http://coloniallife.com).

Changes made by telephone include:

- Name/Address
- Payment method information - converting from payroll deduction to individual pay

### Changes and Flexible Benefits Plans

The Internal Revenue Service issues regulations that govern flexible benefits plans. One of the IRS regulations requires employers to place certain limits on when their employees can change the elections they make under the plan. If you purchased coverage with pre-tax dollars, you signed an election form at the time of application, which stated that the election will remain in effect and cannot be revoked or changed during the plan year unless the revocation or new election is because of a change in status. A change in status is defined as a change in legal marital status, number of dependents, employment status, dependent satisfies or ceases to satisfy eligibility requirements, residence, adoption assistance. The election change must be consistent with the change of status.

### Life Insurance Loans & Universal Life Withdrawals

Requests for loans and withdrawals must be signed and submitted in writing to the Service Center. Complete the appropriate sections on the Request for Service form. Note that unpaid loans and interest will impact your policy's cash value and death benefit. Also, withdrawals cannot be repaid and will reduce your policy's death benefit.

At your request, Colonial Life will send you a bill to repay your outstanding loan. You can repay your loan at any time. If you choose not to repay your loan, we will deduct the

principal and accrued interest from your benefit payment when a claim is filed or upon surrender of the policy. When you submit a loan payment, indicate that it should be applied as a loan payment and include your policy number.

### Taxability of Benefits

If you pay your premiums under a flexible benefits plan with pre-tax dollars, or if your employer pays part or all of your premiums, some of these benefits may be taxable. If your benefits are taxable, you may receive a 1099 or W-2 from Colonial Life and/or a W-2 form from your employer that will include the amount you should report as taxable income to the IRS. If you have questions about taxability of benefits, discuss them with your employer or contact our Service Center and ask to speak to a tax specialist.

### Contact Us

Colonial Life Service Center  
P.O. Box 100195  
Columbia, SC 29202-3195

**1.800.325.4368**; Monday through Friday, 8 a.m. – 7 p.m., Eastern Time. Automated service information is available 24 hours a day, 365 days a year.

- Check claim status of your claim.
- File Wellness claims.
- Other policy questions.

Have your Social Security or your policy number ready when you call.

### Spanish-Speaking Customers

**1.800.325.4368**

### Hearing-Impaired Customers

**Who Have TDD 1.803.798.4040**

(Telecommunications device for the deaf)

### Colonial Life Website – [coloniallife.com](http://coloniallife.com)

- Obtain general service forms and information.
- E-mail any specific questions.
- File a Loss of Life notification.

### Join the ColonialConnect for Policyholders <sup>SM</sup> Website

- Check the status of your claim.
- Verify your contact information.
- File Wellness claims.
- Make name and address changes.
- Register at [coloniallife.com](http://coloniallife.com).

*Note: If you have a Colonial Health Advantage<sup>SM</sup> policy, please be sure to reference the Colonial Health Advantage<sup>SM</sup> Customer Service Guide for any service information pertaining to it. To request a copy of this guide, please call 1.866.858.8978 or you may download one from the website, [coloniallife.com](http://coloniallife.com).*

#### Colonial Life

1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
[coloniallife.com](http://coloniallife.com)

02/08

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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