VOLUNTARY BENEFITS

Colonial Life

Everyday Protection

Accident and hospital coverage that pays cash directly to you.

Accident Insurance

NO PRE-EXISTING CONDITION LIMITATIONS
CURRENT CONDITIONS ACCEPTED ON ALL PLANS

Cash benefits for covered injuries - on or off the job. Use the money for deductibles, transportation, childcare, groceries or anything else.

$1,500
Hospital admission

$2,500
ICU admission

$400
Ground ambulance

$2,000
Air/water ambulance

Also includes injury, treatment, recovery, accidental death and $75 annual wellness benefits.

Designed for everyday life

24-hour coverage and portability are included. Active-lifestyle benefits may increase certain covered benefits by 20%.

Per-pay-period rates

Coverage tier	Rate
Employee only	$7.20
Employee + spouse	$11.76
Employee + child(ren)	$15.72
Employee + family	$20.34

Hospital Indemnity

Fixed cash benefits help with the expenses that arrive with a covered hospital stay - from medical bills to travel, household costs and recovery support.

$2,000
Hospital admission

$100/day
Hospital confinement

365 days
Maximum confinement

24-hour
Coverage

ICU admission and ICU confinement are included within the hospital admission benefit.

Straightforward hospital protection

One hospital admission benefit per year, daily confinement protection, no participation requirement and the Wellcard Savings Program.

Per-pay-period rates

Coverage tier	Rate
Employee only	$8.85
Employee + spouse	$19.42
Employee + child(ren)	$12.33
Employee + family	$22.89

Rates use 26 payroll deductions per year. This summary is governed by the policy and enrollment materials.

Protect Your Income

Critical illness and disability coverage for life's unexpected turns.

Critical Illness + Cancer

NO PRE-EXISTING CONDITION LIMITATIONS
CURRENT CONDITIONS ACCEPTED ON ALL PLANS

A covered diagnosis can bring costs health insurance was never designed to handle. A lump-sum cash benefit can help with treatment, travel, lost income and everyday bills.

100% BENEFITS INCLUDE

Invasive cancer • Heart attack • Stroke • Major organ transplant • End-stage renal failure • Coma • Paralysis • Loss of sight, speech or hearing

COVERAGE CHOICES

Employee coverage in $10,000 increments up to $50,000. Spouse and child coverage may equal 50% of the employee amount.

Employee age	Per pay period per $1,000
0-19	$0.295
20-24	$0.295
25-29	$0.355
30-34	$0.420
35-39	$0.563
40-44	$0.702
45-49	$0.928
50-54	$1.158
55-59	$1.477
60-64	$1.957
65+	$2.363

Spouse age	Per pay period per $1,000
0-19	$0.138
20-24	$0.138
25-29	$0.171
30-34	$0.198
35-39	$0.268
40-44	$0.342
45-49	$0.475
50-54	$0.600
55-59	$0.762
60-64	$1.011
65+	$1.228

Short-Term Disability

If a covered sickness or injury keeps you from working, this coverage can replace part of your paycheck while you focus on recovery.

60%
Of base pay

$4,000
Maximum monthly benefit

14 days
Accident/sickness wait

3 months
Maximum duration

Annual open enrollment with no evidence of insurability • Waiver of premium • Benefits are non-taxable.

Per pay period per $100 monthly benefit

Issue age	Rate
17-49	$0.508
50-64	$0.595
65-74	$0.762

Critical illness and disability unit rates are shown to three decimals; the final payroll deduction is rounded to cents.