

Make Your Choices Count

Having Options is Important

Each individual's lifestyle and needs are different from the next. Personal insurance products from Colonial Life offer a broad range of benefit options for you, your employees and their families, and many can help you combat the rising costs of health care.

Our Portfolio of Personal Insurance Products

Disability Insurance	Life Insurance	Accident Insurance	Hospital Confinement Indemnity	Supplemental Health Insurance
Short-Term Disability <ul style="list-style-type: none"> Disability 1000 Educator Disability 1.0 Banner VSTD DisabilitySelect 	Universal Life <ul style="list-style-type: none"> Universal Life 1000 Long-Term Care Rider/Restoration of Benefits Rider Term Life <ul style="list-style-type: none"> Term Life 1000 Group Term Life (VGTL) Whole Life <ul style="list-style-type: none"> Whole Life 1000 	Accident <ul style="list-style-type: none"> Accident 1.0 Accident Care Public Sector Accident Care 	Cancer <ul style="list-style-type: none"> Cancer 1000 Group Cancer 1000 Critical Illness <ul style="list-style-type: none"> Critical Illness 1.0 Group Critical Illness 1000 	Hospital Confinement Indemnity <ul style="list-style-type: none"> Medical Bridge_{SM} 3000 Group Medical Bridge 1.0

Disability Insurance

Short-Term Disability

- **Disability 1000** – An individual, short-term disability product that replaces a portion of income if someone becomes disabled due to a covered accident or sickness. There are plans that cover on- and off-job or off-job accidents/sicknesses and a wide choice of benefit periods and elimination periods. This product features total and partial disability, portability, worldwide coverage and waiver of premium.

In California, similar benefits are provided under California Disability and AD&D.

- **Educator Disability 1.0** – An individual, short-term disability product for educators. Plans cover on- and off-job or off-job accidents/sicknesses. Additional benefits include accident/sickness hospital confinement, accident benefit for AD&D, and benefits for fractures, dislocations and medical fees. Policies are portable and guaranteed renewable for life.
- **Banner VSTD** – A census-rated group short-term disability insurance product that offers weekly benefits of up to 60% of income. Features include "own" occupation definition of disability, waiver of premium, total and partial disability benefits, and two-year rate guarantee.
- **DisabilitySelect** – A group accident/sickness short-term disability insurance product with published rates that offers a range of disability benefit periods and elimination periods. This product features low participation requirements, guaranteed issue, on- and off-job and off-job accidents/sicknesses. Premiums do not increase because an insured moves into a new age band.

Life Insurance

Universal Life

- **Universal Life 1000** – A cash value life insurance product with flexible premiums and an adjustable death benefit. Flexibility allows an employee to adapt to changing needs by varying face amounts and premiums.
 - **Optional Long-Term Care Rider and Restoration of Benefits Rider**

Term Life

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

Whole Life

- **Whole Life 1000** – A permanent whole life insurance plan that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit.

Family coverage also available with Universal Life and Whole Life.

Products have exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. See your benefits counselor for complete details.

Accident Insurance

Accident/Public Sector Accident

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

In California, similar benefits are provided under California Care.

Cancer and Critical Illness Insurance

Cancer

- **Cancer 1000** – A guaranteed renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. This product offers several levels of coverage to provide maximum flexibility. Benefits help with the costs associated with treatment such as bone marrow transplants, travel expenses, surgical procedures and supportive- or protective-care drugs.
- **Group Cancer 1000** – A group indemnity policy that combines the features of an individual product, such as benefit flexibility, published rates and lack of integration, with features of a group product such as guaranteed issue and simpler enrollment methods. Helps pay some of the direct and indirect costs related to cancer diagnosis and treatment.

Critical Illness

- **Critical Illness 1.0** – An individual, guaranteed renewable critical illness product that provides lump-sum benefits for specific illnesses. Coverage can be purchased alone or with an optional lump-sum cancer benefit, allowing greater flexibility in choosing whether a traditional cancer plan is needed. Coverage can also include the Subsequent Diagnosis benefit which allows for multiple payouts.
- **Group Critical Illness 1000** – A group specified-disease policy that combines features of an individual product, such as benefit flexibility, published rates and lack of integration with features of a group product such as guaranteed issue and simple enrollment methods. Can be purchased with critical illness only coverage or with an optional lump-sum cancer benefit. Provides lump-sum indemnity benefits for specified critical illnesses.

Hospital Confinement Indemnity Insurance

- **Medical BridgeSM 3000** – An individual hospital confinement indemnity plan that complements your core medical coverage, offering benefits for hospital confinement, wellness, rehabilitation unit confinement, outpatient surgical procedures, diagnostic testing and doctor's office visits. An HSA-compliant plan is available.

In some states, older versions of the product will be used.

- **Group Medical Bridge 1.0** is a group hospital confinement indemnity insurance plan that pays indemnity benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures, emergency room visits, doctor office visits and health screenings. An HSA-compliant plan is available.

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

Colonial Life's coverages share important features:

- With most products, coverage is available to spouses and dependent children.
- Benefits are paid directly to your employee, unless your employee specifies otherwise.
- With most plans, your employee can continue coverage with no increase in premiums when your employee retires or changes jobs. (This portability feature is not available with Group Medical Bridge 1.0, Group Critical Illness 1000 and Group Cancer 1000. However, Group Critical Illness 1000 and Group Cancer 1000 can be converted to an individual policy when certain requirements are met.)
- With most plans, your employee receives benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

Colonial Life

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