



Colonial Life
The benefits of good hard work.™



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Voluntary benefits portfolio

Choices to protect what you've worked so hard to build

Each individual's lifestyle and needs are different from the next. Voluntary benefits from Colonial Life – on both an individual and group platform – offer a broad range of financial protection options for employees and their families.

Disability Insurance

- **Individual Disability** – A short-term disability product that replaces a portion of income. The product provides on/off-job or off-job only coverage for a covered accident or sickness, and includes partial disability, portability and waiver of premium. Optional features include psychiatric and psychological conditions benefits and waiver of elimination period for first day hospital confinement. Guaranteed-issue and simplified-issue options are available.
- **Group Disability** – A short-term disability product that replaces a portion of income. The policy provides on/off-job or off-job only coverage for a covered accident or sickness, and includes partial disability, portability and waiver of premium. Optional features include psychiatric and psychological conditions benefits and waiver of elimination period for first day hospital confinement. Guaranteed-issue and simplified-issue options are available.

Life Insurance

- **Individual Term Life** – A term life insurance product that offers three level term options (10-, 20- and 30-year), level death benefits, family coverage and guaranteed rates. It is guaranteed renewable to age 95 and convertible to age 75.
- **Group Term Life** – A term life insurance product with flexible benefit designs. The product offers guaranteed-issue underwriting at initial enrollment with group rates. It is portable and convertible under certain conditions. Employer- and employee-paid options provide flexibility and allow employees to purchase additional coverage at group rates.
- **Individual Universal Life** – A universal life product with flexibility that allows an employee to adapt to changing needs by varying face amounts and premiums. It also provides optional long-term care rider and restoration of benefits rider at an additional cost.
- **Individual Whole Life** – A permanent whole life insurance product that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit as long as premiums are paid when due and no loans are taken. Guaranteed-issue and simplified-issue options are available, as well as an optional long-term care rider at an additional cost.

Spouse and eligible dependent children coverage is available with all life products.

Disability Insurance

Short-Term Disability

- Individual Disability
- Group Disability

Life Insurance

Term Life

- Individual Term Life
- Group Term Life

Universal Life

- Individual Universal Life
 - Long-Term Care Rider
 - Restoration of Benefits Rider

Whole Life

- Individual Whole Life
 - Long-Term Care Rider

Dental Insurance

- Individual Dental

Accident Insurance

- Individual Accident
- Group Accident
- Gunshot Wound

Special Risk Insurance

Cancer and Critical Illness

- Individual Cancer
- Individual Critical Illness
- Group Cancer
- Group Critical Care

Supplemental Health Insurance

Hospital Confinement Indemnity

- Individual Medical BridgeSM
- Group Medical BridgeSM

Dental Insurance

- **Individual Dental** – A guaranteed-issue dental product that provides the freedom to see any dentist and receive the same benefit amounts. Plans cover a variety of dental procedures, from routine cleanings to more advanced procedures such as crowns and root canals. Additional savings are available by visiting a network dentist. Orthodontic and vision riders are available at an additional cost.

Accident Insurance

- **Individual Accident** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Features include employee and spouse coverage, or spouse and eligible dependent children only coverage. A spouse disability rider is also available at an additional cost.
- **Group Accident** – A guaranteed-issue, composite-rated group accident product with multiple coverage levels to fit employer and employee needs. All plans are compliant with health savings accounts (HSA) and provide all employees the same benefits and rates. Spouse and eligible dependent children coverage is also available.
- **Gunshot Wound** – A guaranteed-issue product that provides lump-sum benefits for injury due to a non-fatal gunshot wound.

Special Risk Insurance

- **Individual Cancer** – A cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.
- **Individual Critical Illness** – A critical illness product that provides a lump-sum benefit for the diagnosis of a critical illness.
- **Group Cancer** – A cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- **Group Critical Care** – A critical care product that provides a lump-sum benefit when a covered critical illness or cancer is diagnosed. The product may also provide monthly benefits for extended treatment of cancer. Features include subsequent diagnosis, HSA-compliant plans and portability.

Supplemental Health Insurance

- **Individual Medical BridgeSM** – A hospital confinement indemnity product that supplements your core medical coverage, offering benefits such as hospital confinement, health screening or wellness, rehabilitation unit confinement and doctor's office visits. An HSA-compliant plan is available.
- **Group Medical BridgeSM** – A hospital confinement indemnity product that pays benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings. An HSA-compliant plan is available.

ACCIDENT, CANCER, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY PRODUCTS PROVIDE LIMITED BENEFITS.

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

©2016 Colonial Life & Accident Insurance Company, Columbia, SC | Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Colonial Life's coverages share important features:

- With most products, coverage is available to spouses and eligible dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- With most products, employees can continue coverage with no increase in premiums if they retire or change jobs.
- With most products, employees may receive benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

Learn more about
what we have to offer
at ColonialLife.com.

Colonial Life
The benefits of good hard work.®

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Individual Accident Insurance



Our Individual Accident Insurance can help you round out your employee benefits package.

Every 10 minutes, over 700 Americans suffer an injury severe enough to seek medical help.

National Safety Council, "Injury Facts," 2012.

Even if your employees have medical insurance, it may not help cover all the costs associated with an accident — costs that your employees may have to pay out of their pockets. Our Individual Accident Insurance can help ensure your employees and their family members have the financial protection they need should an accidental injury occur.

Voluntary individual accident insurance provides lump-sum benefits for covered accidents, such as fractures, concussions, emergency treatment, hospital confinement and accidental death and dismemberment.

Our Individual Accident Insurance provides financial protection through a plan that:

- Is guaranteed issue.
- Provides indemnity benefits.
- Offers employees a choice of coverage for on- and off-the-job or off-the-job only accidents.
- Allows employees to choose family coverage or stand-alone coverage for their spouse or dependent children.
- Provides consistent benefits for your employee, their spouse and dependent children.
- Provides disability rider options for employees, as well as, spouses who may not have disability through their employer.
- Provides indemnity benefits.
- Is HSA compliant.
- Can be purchased through payroll deduction.
- Is fully portable.

You can help provide your employees the security they need and deserve by adding our Accident Insurance. See your Colonial Life benefits counselor for details.

These coverages may not be available in all states. Product benefits and benefit amounts vary by state. Policies have exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits counselor.

Accidents can happen anytime, anywhere

The economic impact of unintentional injuries is about \$6,600 per household (including out-of-pocket, higher prices for goods, services and taxes).

National Safety Council, Injury Facts, 2014



Accidents are usually followed by a series of bills. Even if you have good insurance, you may still have to cover out-of-pocket costs, such as:

- Doctor bills
- Ambulance fees
- Hospital expenses

Every 10 minutes, more than 700 Americans suffer an injury severe enough to seek medical help.

National Safety Council, Injury Facts, 2014

If you suffer from a fracture, dislocation or other covered accidental injury, accident insurance can help offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments. Coverage options are available for you, your spouse and your dependent children.

Talk with your Colonial Life benefits counselor to learn how accident insurance can help protect what you've worked so hard to build.

Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

Will my disability income payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. As long as you pay your premiums when they are due or within the grace period, the policy is guaranteed renewable.

Can my premium change?

Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued.

How do I file a claim?

Visit coloniallife.com or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

Initial Care

- Accident Emergency Treatment..... \$125
- X-ray Benefit.....\$30
- Ambulance\$200
- Air Ambulance..... \$2,000

Common Accidental Injuries

| Dislocations (Separated Joint) | Non-Surgical | Surgical |
|---|--------------|----------|
| Hip | \$2,200 | \$4,400 |
| Knee (except patella) | \$1,100 | \$2,200 |
| Ankle – Bone or Bones of the Foot (other than Toes) | \$880 | \$1,760 |
| Collarbone (Sternoclavicular) | \$550 | \$1,100 |
| Lower Jaw, Shoulder, Elbow, Wrist | \$330 | \$660 |
| Bone or Bones of the Hand | \$330 | \$660 |
| Collarbone (Acromioclavicular and Separation) | \$110 | \$220 |
| One Toe or Finger | \$110 | \$220 |

| Fractures | Non-Surgical | Surgical |
|--|--------------|----------|
| Depressed Skull | \$2,750 | \$5,500 |
| Non-Depressed Skull | \$1,100 | \$2,200 |
| Hip, Thigh | \$1,650 | \$3,300 |
| Body of Vertebrae, Pelvis, Leg | \$825 | \$1,650 |
| Bones of Face or Nose (except mandible or maxilla) | \$385 | \$770 |
| Upper Jaw, Maxilla | \$385 | \$770 |
| Upper Arm between Elbow and Shoulder | \$385 | \$770 |
| Lower Jaw, Mandible, Kneecap, Ankle, Foot | \$330 | \$660 |
| Shoulder Blade, Collarbone, Vertebral Process | \$330 | \$660 |
| Forearm, Wrist, Hand | \$330 | \$660 |
| Rib | \$275 | \$550 |
| Coccyx | \$220 | \$440 |
| Finger, Toe | \$110 | \$220 |

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) \$1,000 to \$12,000
- Coma.....\$10,000
- Concussion \$60
- Emergency Dental Work\$75 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size)..... \$30 to \$500

Requires Surgery

- Eye Injury.....\$300
- Tendon/Ligament/Rotator Cuff.....\$500 - one, \$1,000 - two or more
- Ruptured Disc\$500
- Torn Knee Cartilage\$500

Surgical Care

- Surgery (cranial, open abdominal or thoracic)..... \$1,500
- Surgery (hernia)\$150
- Surgery (arthroscopic or exploratory)\$200
- Blood/Plasma/Platelets\$300

Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation..... \$500 per round trip up to 3 round trips
- Lodging (family member or companion).....\$125 per night up to 30 days for a hotel/motel lodging costs

Accident Hospital Care

- Hospital Admission* \$1,250 per accident
 - Hospital ICU Admission* \$2,500 per accident
- * We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.*
- Hospital Confinement \$250 per day up to 365 days per accident
 - Hospital ICU Confinement\$500 per day up to 15 days per accident

Accident Follow-Up Care

- Accident Follow-Up Doctor Visit..... \$50 (up to 3 visits per accident)
- Medical Imaging Study\$150 per accident
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy \$25 per treatment up to 10 days
- Appliances \$100 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb\$500 - one, \$1,000 - more than 1
- Rehabilitation Unit.....\$100 per day up to 15 days per covered accident,
and 30 days per calendar year.
Maximum of 30 days per calendar year

Accidental Dismemberment

- Loss of Finger/Toe\$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye\$7,500 – one, \$15,000 – two or more

Accidental Death

| | Accidental Death | Common Carrier |
|-----------------|------------------|----------------|
| ● Named Insured | \$25,000 | \$100,000 |
| ● Spouse | \$25,000 | \$100,000 |
| ● Child(ren) | \$5,000 | \$20,000 |

Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per person.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

My Coverage Worksheet (For use with your Colonial Life benefits counselor)

Who will be covered? (check one)

- Employee Only Spouse Only One Child Only Employee & Spouse
- One-Parent Family, with Employee One-Parent Family, with Spouse Two-Parent Family

When are covered accident benefits available? (check one)

- On and Off -Job Benefits Off -Job Only Benefits

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: felonies or illegal occupations; sickness; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form Accident 1.0-HS-NJ. This is not an insurance contract and only the actual policy provisions will control.



Cancer Insurance

How would cancer impact your way of life?

Hopefully, you and your family will never face cancer. If you do, a financial safety net can help you and your loved ones focus on what matters most — recovery.

If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health care services.

Help when you need it most

Cancer coverage from Colonial Life & Accident Insurance Company can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

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

One family's journey

Paul and Kim were preparing for their second child when they learned Paul had cancer. They quickly realized their medical insurance wouldn't cover everything. Thankfully, Kim's job enabled her to have a cancer insurance policy on Paul to help them with expenses.



DOCTOR'S SCREENING

Wellness benefit

Paul's wellness benefit helped pay for the screening that discovered his cancer.



SECOND OPINION

Travel expenses

When the couple traveled several hundred miles from their home to a top cancer hospital, they used the policy's lodging and transportation benefits to help with expenses.



SURGERY

Out-of-pocket costs

The policy's benefits helped with deductibles and co-pays related to Paul's surgery and hospital stay.

For illustrative purposes only

With cancer insurance:

- Coverage options are available for you and your eligible dependents.
- Benefits are paid directly to you, unless you specify otherwise.
- You're paid regardless of any insurance you may have with other companies.
- You can take coverage with you, even if you change jobs or retire.



ONLY 5%
of ALL
CANCERS
are hereditary.

American Cancer Society, *Cancer Facts & Figures*, 2013

Cancer insurance provides benefits to help with cancer expenses — from diagnosis to recovery.



TREATMENT

Experimental care

Paul used his plan's benefits to help pay for experimental treatments not covered by his medical insurance.



RECOVERY

Follow-up evaluations

Paul has been cancer-free for more than four years. His cancer policy provides a benefit for periodic scans to help ensure the cancer stays in check.

Our cancer insurance offers more than 30 benefits that can help you with costs that may not be covered by your medical insurance.

Treatment benefits (inpatient or outpatient)

- Radiation/chemotherapy
- Anti-nausea medication
- Medical imaging studies
- Supportive or protective care drugs and colony stimulating factors
- Second medical opinion
- Blood/plasma/platelets/immunoglobulins
- Bone marrow or peripheral stem cell donation
- Bone marrow or peripheral stem cell transplant
- Egg(s) extraction or harvesting/sperm collection and storage
- Experimental treatment
- Hair/external breast/voice box prosthesis
- Home health care services
- Hospice (initial or daily care)

Surgery benefits

- Surgical procedures
- Anesthesia
- Reconstructive surgery
- Outpatient surgical center
- Prosthetic device/artificial limb

Travel benefits

- Transportation
- Companion transportation
- Lodging

Inpatient benefits

- Hospital confinement
- Private full-time nursing services
- Skilled nursing care facility
- Ambulance
- Air ambulance

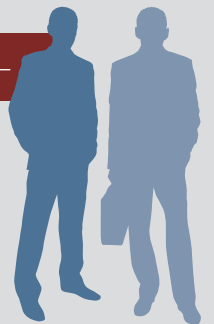
Additional benefits

- Family care
- Cancer vaccine
- Bone marrow donor screening
- Skin cancer initial diagnosis
- Waiver of premium



LIFETIME RISK OF DEVELOPING CANCER

MEN
1 in 2



WOMEN
1 in 3





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Optional Riders

For an additional cost, you may have the option of purchasing additional riders for even more financial protection against cancer. Talk with your benefits counselor to find out which of these riders are available for you to purchase.

- **Initial diagnosis of cancer rider** — Pays a one-time, lump-sum benefit for the initial diagnosis of cancer. You may choose a benefit amount in \$1,000 increments between \$1,000 and \$10,000. If your dependent child is diagnosed with cancer, we will pay two and a half times (\$2,500 - \$25,000) the chosen benefit amount.
- **Initial diagnosis of cancer progressive payment rider** — Provides a lump-sum payment of \$50 for each month the rider has been in force and before cancer is first diagnosed.
- **Specified disease hospital confinement rider** — Pays \$1,000 per day if you or a covered family member is confined to a hospital for treatment for one of the 21 specified diseases covered under the rider.

If cancer impacts your life, you should be able to focus on getting better — not on how you'll pay your bills. Talk with your Colonial Life benefits counselor about how cancer insurance can help provide financial security for you and your family.

PRE-EXISTING CONDITION LIMITATION

We will not pay benefits if the diagnosis or treatment for cancer, skin cancer or a specified disease is a pre-existing condition, unless the covered person has satisfied the six-month pre-existing condition limitation period under your policy on the date the covered person is diagnosed as having cancer, skin cancer or a specified disease. Pre-existing condition means having a sickness or physical condition for which medical advice was given, or treatment was recommended by, or received from, a licensed health care provider within the six-month period immediately preceding the policy coverage effective date.

EXCLUSIONS

We will not pay benefits for cancer or skin cancer:

- If the diagnosis or treatment of cancer is received outside of the territorial limits of the United States and its possessions; or
- For other conditions or diseases, except losses due directly from cancer.

The policy and its riders may have additional exclusions and limitations. 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-NJ and rider forms R-CanAssistIndx-NJ, R-CanAssistProg-NJ and R-CanAssistSpDis-NJ.

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 |
|--|--|
| Air ambulance Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i> | \$2,000 per trip |
| Ambulance Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i> | \$250 per trip |
| Anesthesia Administered during a surgical procedure for cancer treatment | |
| ■ General anesthesia ■ Local anesthesia..... | 25% of surgical procedures benefit \$30 per procedure |
| Anti-nausea medication Doctor-prescribed medication for radiation or chemotherapy <i>[\$160 monthly max.]</i> | \$40 per day administered or per prescription filled |
| Blood/plasma/platelets/immunoglobulins A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i> | \$150 per day |
| Bone marrow donor screening Testing in connection with being a potential donor <i>[once per lifetime]</i> | \$50 |
| Bone marrow or peripheral stem cell donation Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i> | \$500 |
| Bone marrow or peripheral stem cell transplant Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i> | \$4,000 per transplant |
| Cancer vaccine An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i> | \$50 |
| Companion transportation 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 |
| Egg(s) extraction or harvesting/sperm collection and storage Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i> | |
| ■ Egg(s) extraction or harvesting/sperm collection ■ Egg(s) or sperm storage (cryopreservation) | \$700 \$200 |
| Experimental treatment Hospital, medical or surgical care for cancer <i>[\$12,500 lifetime max.]</i> | \$250 per day |
| Family care Inpatient or outpatient treatment for a covered dependent child <i>[\$2,000 calendar year max.]</i> | \$40 per day |
| Hair/external breast/voice box prosthesis Prosthesis needed as a direct result of cancer | \$200 per calendar year |
| Home health care services 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 |
| Hospice (initial or daily care) 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> ■ Daily hospice care | \$1,000 \$50 per day |

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

[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

Reconstructive surgery \$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]

Second medical opinion \$200

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

Skilled nursing care facility \$75 per day

Confinement to a covered facility after hospital release [up to 100 days per covered person per lifetime]

Skin cancer diagnosis \$300

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

Supportive or protective care drugs and colony stimulating factors \$75 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 [min. \$150 per procedure, up to \$3,000]

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

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 forms CanAssist-NJ and CanAssist-VA. This chart is not complete without form 101505-NJ or 101481-VA.



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Cancer Insurance

Wellness Benefits

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



For more information,
talk with your
benefits counselor.

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Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed 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
- Hemocult 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 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.

The policy has exclusions and limitations. 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).



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.

Disability insurance from Colonial Life & Accident Insurance Company 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 age 67.

Social Security Administration, *Social Security Basic Facts*, October 15, 2015

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.

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

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

Council for Disability Awareness, 2014 Long-Term Disability Claims Review, 2014.
Represents over 75% of the commercial disability insurance marketplace.



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 paid 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).
- You're paid 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

Individual Short-Term Disability Insurance



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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 an 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 paycheck?

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.

| ESTIMATED MONTHLY EXPENSES | AMOUNT |
|--|-----------|
| Mortgage or rent | \$ |
| Utilities (electric/gas, phone, water, TV, Internet) | \$ |
| Transportation costs (gas, car payments) | \$ |
| Food | \$ |
| Health (medical needs and prescription drugs) | \$ |
| Other | \$ |
| TOTAL | \$ |

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.

How long will I receive benefits?

Benefit period: _____ months

The partial disability benefit period is three months.

When will my total disability benefits start?

After an accident: _____ days

After a sickness: _____ days

*Subject to income requirements

Individual Short-Term Disability Insurance

Health Screening Rider Benefit



The optional health screening benefit can help you reduce the risk of serious illness through early detection.

Health screening benefit \$50

Maximum of one health screening test per calendar year; subject to a 30-day waiting period following the effective date of the rider

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

For more information,
talk with your
benefits counselor.

With the health screening benefit:

- You're paid regardless of any insurance you have with other companies.
- You can keep coverage to age 75 as long as premiums are paid when they are due.

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Waiting period means the first 30 days following the rider coverage effective date, during which time no benefits are payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to rider form ISTD3000-HS (including state abbreviations where used, for example: ISTD3000-HS-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual rider provisions will control.



Life Insurance

Protect the people who matter most

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

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

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

Coverage throughout life's journey

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



HIGH-DEMAND YEARS

With people getting married, buying homes and having children during this stage, it's not uncommon to have debt, such as credit card bills and student loan payments. If something happens to a primary income provider, family members may be left to pay off this debt and cover ongoing expenses. Life insurance could help replace lost income and help your family continue to build their lives.



ESTABLISHED YEARS

During this time, children are often heading off to college, and some people may find themselves taking care of aging parents. Life insurance can help make sure these members of the family continue to receive the financial support they deserve, regardless of what the future holds.



LATER YEARS

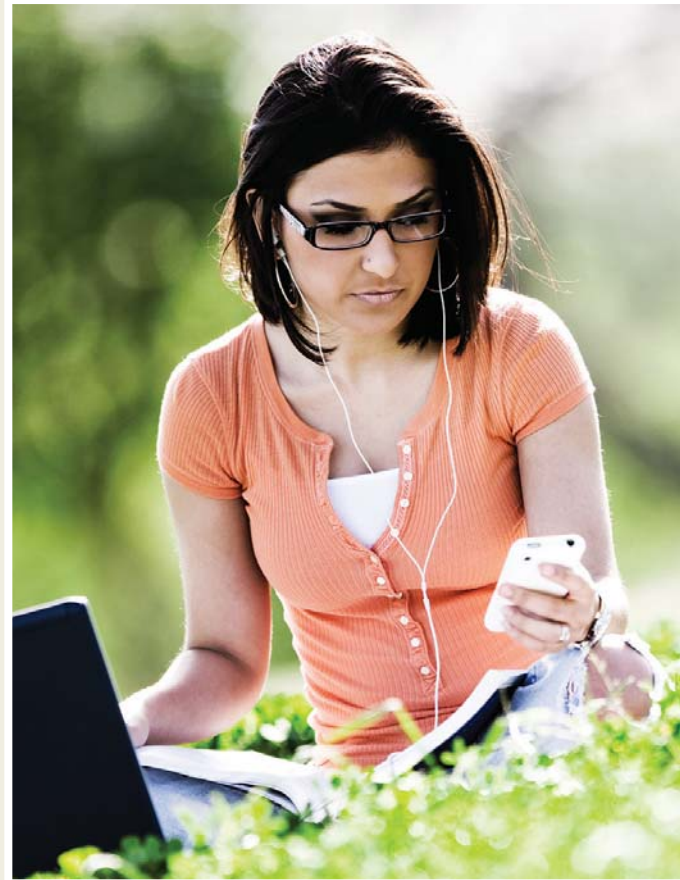
By this time, you may have already made your life insurance decisions, but it's never too late to update your coverage. Having sufficient coverage can prevent your family members from being left with medical bills and burial expenses. Purchasing policies for loved ones is also an option. With the right plan in place, you can spend these rewarding years enjoying what you've worked so hard to build.

For illustrative purposes only



Having children (43%) and buying a home (35%) are important triggers for buying life insurance.

Deloitte, *Life Insurance Consumer Purchase Behavior*, 2016



80%
OF PEOPLE

overestimate the price of life insurance.

LIMRA, *Insurance Barometer Study*, 2015

With life insurance:

- Coverage options are available for you and your eligible dependents.
- Benefits are typically paid tax-free to your beneficiary.
- If you change jobs or retire, you may be able to keep your coverage.



What type of life insurance is right for you?

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

| | Term Life | Universal Life | Whole Life |
|------------------|--|--|---|
| Key features | Level Ideal coverage for high-demand years | Flexible Flexibility to manage your policy over time as needs change | Guaranteed Permanent coverage that remains the same |
| Cost | \$ | \$\$ | \$\$\$ |
| Death benefit | Payable if you pass away within the term period you select | May be increased or decreased to suit your needs (within certain guidelines) | Stays the same as long as you make payments |
| Premium payments | Stay the same during the selected term period | Vary depending on changes to the death benefit amount or fluctuations in credited interest rates | Remain the same throughout the life of the policy |
| Cash value | Not a feature of term life | Builds based on credited interest rates | Values are set when you purchase the policy |

Consider your coverage options

To determine the financial protection that would work best for you and your loved ones, ask yourself these questions:

- If something happened to me, would my family be financially protected?
- What type of life insurance is right for me?
- How much life insurance do I need?



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To help answer these questions, talk with your Colonial Life benefits counselor.

Life Insurance



Your employees count on you for most of their benefits – including life insurance. 76% of full-time workers who have life insurance get at least some of it through their employer.¹

Colonial Life's voluntary benefit products enable employees to obtain the life insurance coverage they need. We offer a variety of voluntary cash value life and term life insurance products through the convenience of payroll deduction. All plans are available on an employee-paid basis, and there's an option for employers to fund all or a portion of employee premiums with our group term life coverage.

Financial protection at any stage

Whether they're getting married, having children or planning for retirement, your employees are most likely in a variety of life stages. It's important for them to reassess their life insurance needs to ensure they have sufficient coverage as their lives change. And unlike traditional group coverage, employees can take this coverage with them if their employment changes.

Cash value life insurance

Employees need personally owned cash value life insurance as the anchor of their life insurance protection. Relying solely on benefits through their workplace is risky, and the younger they are when they purchase cash value life insurance, the more affordable it is.

Term life insurance

These voluntary products offer higher coverage amounts at lower premiums for life stages where coverage needs are greater. Term life insurance can help families cover mortgage payments, child care, college tuition and other expenses that occur during life stages with high financial demands.

ADDITIONAL OPTIONS

Colonial Life offers more life insurance choices through optional riders available at an additional cost with voluntary products.

These optional riders offer an affordable way to expand life insurance coverage for specific needs and for immediate family members.

Voluntary life insurance portfolio

| | Whole Life | Universal Life | Term Life | Group Term Life |
|------------------------------------|---|--|--|---|
| Premium funding | 100% employee-paid | 100% employee-paid | 100% employee-paid | Basic: Employer pays all or a portion of the premium Supplemental or Voluntary: 100% employee-paid |
| Issue ages | <ul style="list-style-type: none"> ■ Paid-Up at 65 Plan: 16 - 45 ■ Paid-Up at 95 Plan: 16 - 79 | 0 - 79 | <ul style="list-style-type: none"> ■ 10-year: 15 - 75 (70 in WA) ■ 20-year: 15 - 65 (60 in WA) ■ 30-year: 15 - 45 | 0 - 99 |
| Coverage options | \$5,000 to \$300,000 | \$5,000 to unlimited, based on underwriting | \$10,000 to unlimited, based on underwriting | \$10,000 to five times salary (\$500,000 maximum) |
| Premiums | Guaranteed level | Flexible | Guaranteed level | Basic: Composite rates Supplemental or Voluntary: Step-rated in five-year age bands |
| Underwriting | Guaranteed issue for specified face amounts | Simplified issue for specified face amounts | Simplified issue for specified face amounts | Guaranteed issue based on participation for organizations with 10+ eligible employees |
| Dependent coverage | <ul style="list-style-type: none"> ■ Spouse policy or rider ■ Child policy or rider | <ul style="list-style-type: none"> ■ Spouse policy or rider ■ Child policy or rider | <ul style="list-style-type: none"> ■ Spouse policy or rider ■ Child rider | Basic: Not available Supplemental or Voluntary: Spouse and/or child |
| Portability | Complete portability | Complete portability | Complete portability | Portable, with employer option of proof of good health |
| Key features | <ul style="list-style-type: none"> ■ Guaranteed level death benefit and premiums ■ Guaranteed cash values | <ul style="list-style-type: none"> ■ Adjustable death benefit and flexible premiums ■ Cash value accumulation at guaranteed credited interest rate of 4% | <ul style="list-style-type: none"> ■ Guaranteed level death benefit and premiums for selected term ■ Convertible to cash value plan without proof of good health | <ul style="list-style-type: none"> ■ Guaranteed level death benefit until age 70 ■ Convertible to cash value plan without proof of good health |
| Other key built-in features | <ul style="list-style-type: none"> ■ Accelerated death benefit ■ Immediate claims payment ■ Guaranteed purchase option | Accelerated death benefit | <ul style="list-style-type: none"> ■ Accelerated death benefit ■ Annually renewable (to age 95) with guaranteed rates | <ul style="list-style-type: none"> ■ Accelerated death benefit ■ LifeWorks Employee Assistance Program² ■ Life Planning Financial & Legal Resources² |

Talk with your benefits representative to learn more about offering financial protection options for employees.

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Not a complete description of benefits. Ask your Colonial Life benefits representative for complete details.

Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits representative. Policies or provisions may vary or be unavailable in some states.

1 LIMRA, "2016 Insurance Barometer Study: Supplemental Data" (2016). Based on calculations.

2 Life Planning Financial & Legal Resources and Colonial Life LifeWorks Employee Assistance Program are provided by LifeWorks. These services are available with Colonial Life & Accident Insurance Company's Group Term Life offering. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. LifeWorks is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Colonial Life benefits representative for full details.