

Benefits for Individuals, Benefits That Count



When you choose the right benefits at the right time of your life, you're truly making your benefits count. Check each benefit you would like to learn more about at your personal, 1-to-1 session with a Colonial Life benefits counselor. At the session, you will learn how these products fit into your overall benefits package, and there will be no obligation to buy anything.

- ❑ **Long Term Care/Whole Life Insurance** – Colonial Life's Whole Life Policy includes Long Term Care benefits. This plan will advance the base plan's death benefit in monthly indemnity payments to help pay for the long-term care services. LTC Facility or Assisted Living Facility: Monthly indemnity benefit of 6% of the death benefit. Adult Day Care Benefit, Home Health Care Agency or Licensed Home Health Care Professional: Monthly indemnity benefit that is 4% of the death benefit. During this open enrollment this plan is **SIMPLIFIED ISSUE** (a few health questions). Coverage options also available your spouse and children/grandchildren. This is a whole life/permanent life insurance that builds cash value, has non-surrender options, pays a level death benefit, includes long term care benefits, and has a level premium. This plan also includes guaranteed purchase options, and an accelerated death benefit.
- ❑ **Accident Insurance** – If you burn, break, cut, tear, twist, sprain, or incur another covered accidental injury, this plan will pay you money to use for co-pays, deductibles, gas money, groceries, lost income or whatever you need to use it for. **GUARANTEED ISSUE**.
- ❑ **Critical Illness & Cancer Insurance** – A serious illness can have a huge impact on more than just your health – it can also hurt your finances. Would you have the money to protect all you've worked for if you were to have a heart attack, stroke, cancer or other critical illness? **GUARANTEED ISSUE** if you enroll during your new hire eligibility period. That means no health questions asked. You can choose up to **\$20,000** in lump sum benefits paid directly to you.

Please contact us at colonialenrollment@educatedbenefits.com.
You can also call 317-899-9309.

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

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
Coloniallife.com

Colonial Life
Making benefits count.

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→ **Call or Text: 317-899-9309**
colonialenrollment@educatedbenefits.com

Visityouville.com/cityoffortwayne

- Please contact your Colonial Life Benefits Counselor via one of the contact methods above if you would like to learn about your benefit options, current benefit elections, or would like to enroll.

Rates listed are per-paycycle deduction- (26 paychecks per year)

Group Accident for IN

Applicable to policy forms GACC1.0-P & GACC1.0-C

- On/Off-Job Accident Coverage, Health Screening Benefit (\$50)

Plan 2

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-99	\$8.09	\$13.22	\$14.38	\$19.51

Group Critical Care for IN

Applicable to policy forms GCC1.0-P & GCC1.0-C

- Full CI Benefit, with Subsequent Diagnosis, Diagnosis of Cancer Benefit, \$50 Health Screening Benefit, HSA Compliant

Non-Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$5,000	16-29	\$2.17	\$3.33	\$2.31	\$3.46
	30-39	\$3.05	\$4.62	\$3.16	\$4.73
	40-49	\$4.94	\$7.48	\$5.08	\$7.62
	50-59	\$8.06	\$12.35	\$8.19	\$12.49
	60-74	\$12.32	\$18.86	\$12.49	\$19.00
\$20,000	16-29	\$4.66	\$7.06	\$5.22	\$7.62
	30-39	\$8.17	\$12.23	\$8.63	\$12.70
	40-49	\$15.74	\$23.68	\$16.29	\$24.23
	50-59	\$28.20	\$43.16	\$28.76	\$43.71
	60-74	\$45.28	\$69.19	\$45.92	\$69.74

Tobacco Rates

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$5,000	16-29	\$2.70	\$4.11	\$2.82	\$4.23
	30-39	\$3.99	\$6.03	\$4.11	\$6.14
	40-49	\$7.13	\$10.76	\$7.27	\$10.90
	50-59	\$12.21	\$18.76	\$12.35	\$18.90
	60-74	\$19.48	\$29.86	\$19.64	\$30.03
\$20,000	16-29	\$6.79	\$10.20	\$7.25	\$10.66
	30-39	\$11.96	\$17.86	\$12.42	\$18.33
	40-49	\$24.51	\$36.79	\$25.06	\$37.34
	50-59	\$44.82	\$68.82	\$45.37	\$69.37
	60-74	\$73.89	\$113.22	\$74.54	\$113.86

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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

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Colonial Life |



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See page 1 for Important Notice

Deductions per year: 26

These rates were prepared on 10/19/2016 and are valid for 90 days.

Whole Life 1000 for IN

NEW THIS YEAR

Applicable to policy forms ICC07-WL-NGPO-65, ICC07-WL-NGPO-95, ICC08-WL-GPO-65, ICC08-WL-GPO-95, WL-NGPO-65, WL-NGPO-95, WL-GPO-65, WL-GPO-95, ICC16-WL1000J and WL1000J

- Adult Base Plan Paid-Up at Age 95, Waiver of Premium, Long-Term Care Benefit

➔ Non-Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
16	\$4.29	\$8.65	\$15.94	\$20.41	\$26.76
17	\$4.32	\$8.73	\$16.09	\$20.61	\$27.03
18	\$4.35	\$8.81	\$16.25	\$20.82	\$27.30
19	\$4.38	\$8.88	\$16.40	\$21.02	\$27.57
20	\$4.42	\$8.96	\$16.55	\$21.22	\$27.84
21	\$4.44	\$9.04	\$16.71	\$21.57	\$28.30
22	\$4.49	\$9.13	\$16.90	\$21.97	\$28.84
23	\$4.54	\$9.27	\$17.17	\$22.43	\$29.46
24	\$4.61	\$9.43	\$17.48	\$22.95	\$30.15
25	\$4.68	\$9.61	\$17.86	\$23.53	\$30.92
26	\$4.83	\$10.00	\$18.63	\$24.45	\$32.15
27	\$5.00	\$10.41	\$19.46	\$25.44	\$33.46
28	\$5.17	\$10.87	\$20.36	\$26.56	\$34.95
29	\$5.35	\$11.31	\$21.25	\$27.77	\$36.56
30	\$5.53	\$11.77	\$22.17	\$29.10	\$38.34
31	\$5.71	\$12.21	\$23.06	\$30.31	\$39.96
32	\$5.90	\$12.67	\$23.98	\$31.64	\$41.72
33	\$6.07	\$13.13	\$24.87	\$33.08	\$43.65
34	\$6.26	\$13.58	\$25.78	\$34.64	\$45.72
35	\$6.45	\$14.05	\$26.72	\$36.28	\$47.92
36	\$6.68	\$14.65	\$27.91	\$37.92	\$50.10
37	\$6.94	\$15.27	\$29.17	\$39.68	\$52.46
38	\$7.20	\$15.94	\$30.49	\$41.53	\$54.92
39	\$7.49	\$16.64	\$31.90	\$43.46	\$57.49
40	\$7.79	\$17.40	\$33.42	\$45.48	\$60.18
41	\$8.07	\$18.11	\$34.84	\$47.62	\$63.03
42	\$8.38	\$18.88	\$36.38	\$49.87	\$66.04
43	\$8.71	\$19.71	\$38.03	\$52.17	\$69.10
44	\$9.07	\$20.61	\$39.84	\$54.60	\$72.34
45	\$9.46	\$21.59	\$41.81	\$57.11	\$75.69
46	\$9.87	\$22.61	\$43.84	\$59.94	\$79.45
47	\$10.32	\$23.71	\$46.05	\$62.87	\$83.37
48	\$10.78	\$24.89	\$48.42	\$65.93	\$87.46
49	\$11.30	\$26.17	\$50.97	\$69.13	\$91.73
50	\$11.85	\$27.55	\$53.72	\$72.52	\$96.22
51	\$12.46	\$29.09	\$56.80	\$75.83	\$100.65
52	\$13.12	\$30.73	\$60.09	\$79.32	\$105.30
53	\$13.83	\$32.50	\$63.63	\$82.96	\$110.15
54	\$14.58	\$34.38	\$67.37	\$86.82	\$115.29
55	\$15.39	\$36.39	\$71.39	\$90.94	\$120.79

(Continued...)

Whole Life 1000 for IN

Applicable to policy forms ICC07-WL-NGPO-65,
ICC07-WL-NGPO-95, ICC08-WL-GPO-65, ICC08-WL-GPO-95,
WL-NGPO-65, WL-NGPO-95, WL-GPO-65, WL-GPO-95,
ICC16-WL1000J and WL1000J

- Adult Base Plan Paid-Up at Age 95, Waiver of Premium, Long-Term Care Benefit

Non-Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
56	\$16.25	\$38.56	\$75.74	\$95.27	\$126.57
57	\$17.19	\$40.88	\$80.40	\$99.92	\$132.76
58	\$18.18	\$43.38	\$85.38	\$104.87	\$139.37
59	\$19.25	\$46.05	\$90.72	\$110.25	\$146.53
60	\$20.39	\$48.92	\$96.45	\$116.07	\$154.30
61	\$21.64	\$52.04	\$102.71	\$122.06	\$162.29
62	\$23.00	\$55.43	\$109.49	\$128.67	\$171.10
63	\$24.48	\$59.13	\$116.87	\$135.89	\$180.71
64	\$26.08	\$63.14	\$124.89	\$143.76	\$191.21
65	\$27.84	\$67.54	\$133.68	\$152.45	\$202.79
66	\$29.70	\$72.19	\$143.01	\$163.08	\$216.99
67	\$31.75	\$77.31	\$153.26	\$174.82	\$232.63
68	\$34.02	\$82.98	\$164.57	\$187.81	\$249.95
69	\$36.53	\$89.25	\$177.13	\$202.23	\$269.17
70	\$39.33	\$96.25	\$191.12	\$218.27	\$290.57
71	\$42.56	\$104.31	\$207.26	\$235.46	\$313.48
72	\$46.18	\$113.40	\$225.41	\$254.64	\$339.06
73	\$50.28	\$123.62	\$245.85	\$276.05	\$367.60
74	\$54.89	\$135.14	\$268.91	\$299.95	\$399.48
75	\$60.08	\$148.13	\$294.89	\$326.55	\$434.94
76	\$65.90	\$162.69	\$324.00	\$356.60	\$475.01
77	\$72.45	\$179.07	\$356.75	\$389.95	\$519.48
78	\$79.82	\$197.50	\$393.61	\$426.96	\$568.81
79	\$88.11	\$218.21	\$435.04	\$467.92	\$623.44

Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
16	\$5.27	\$11.09	\$20.80	\$26.24	\$34.53
17	\$5.30	\$11.18	\$21.00	\$26.50	\$34.88
18	\$5.34	\$11.28	\$21.19	\$26.76	\$35.23
19	\$5.38	\$11.37	\$21.38	\$27.02	\$35.57
20	\$5.42	\$11.47	\$21.57	\$27.28	\$35.92
21	\$5.46	\$11.58	\$21.78	\$27.80	\$36.61
22	\$5.54	\$11.78	\$22.19	\$28.38	\$37.38
23	\$5.67	\$12.10	\$22.82	\$29.04	\$38.27
24	\$5.84	\$12.51	\$23.65	\$29.73	\$39.19
25	\$6.05	\$13.04	\$24.71	\$30.48	\$40.19
26	\$6.29	\$13.64	\$25.92	\$31.63	\$41.73
27	\$6.54	\$14.27	\$27.17	\$32.85	\$43.34
28	\$6.80	\$14.93	\$28.50	\$34.20	\$45.14

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Whole Life 1000 for IN

Applicable to policy forms ICC07-WL-NGPO-65,
ICC07-WL-NGPO-95, ICC08-WL-GPO-65, ICC08-WL-GPO-95,
WL-NGPO-65, WL-NGPO-95, WL-GPO-65, WL-GPO-95,
ICC16-WL1000J and WL1000J

- Adult Base Plan Paid-Up at Age 95, Waiver of Premium, Long-Term Care Benefit

Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
29	\$7.06	\$15.58	\$29.78	\$35.65	\$47.06
30	\$7.32	\$16.24	\$31.11	\$37.23	\$49.19
31	\$7.61	\$16.95	\$32.54	\$38.82	\$51.31
32	\$7.90	\$17.69	\$34.00	\$40.58	\$53.65
33	\$8.19	\$18.42	\$35.45	\$42.46	\$56.15
34	\$8.49	\$19.15	\$36.93	\$44.50	\$58.88
35	\$8.79	\$19.92	\$38.45	\$46.69	\$61.80
36	\$9.04	\$20.55	\$39.72	\$48.74	\$64.52
37	\$9.32	\$21.22	\$41.05	\$50.93	\$67.46
38	\$9.59	\$21.92	\$42.46	\$53.27	\$70.57
39	\$9.89	\$22.66	\$43.93	\$55.72	\$73.84
40	\$10.22	\$23.47	\$45.57	\$58.35	\$77.34
41	\$10.61	\$24.48	\$47.57	\$61.29	\$81.26
42	\$11.06	\$25.58	\$49.78	\$64.47	\$85.50
43	\$11.55	\$26.78	\$52.19	\$67.72	\$89.83
44	\$12.07	\$28.12	\$54.85	\$71.18	\$94.45
45	\$12.66	\$29.58	\$57.79	\$74.82	\$99.30
46	\$13.33	\$31.25	\$61.11	\$78.92	\$104.76
47	\$14.05	\$33.05	\$64.72	\$83.23	\$110.53
48	\$14.84	\$35.04	\$68.70	\$87.74	\$116.53
49	\$15.71	\$37.20	\$73.03	\$92.44	\$122.80
50	\$16.65	\$39.56	\$77.74	\$97.38	\$129.37
51	\$17.65	\$42.08	\$82.78	\$102.22	\$135.84
52	\$18.74	\$44.80	\$88.22	\$107.27	\$142.56
53	\$19.92	\$47.73	\$94.07	\$112.52	\$149.57
54	\$21.17	\$50.87	\$100.35	\$118.00	\$156.87
55	\$22.53	\$54.24	\$107.08	\$123.77	\$164.56
56	\$23.80	\$57.43	\$113.49	\$129.68	\$172.45
57	\$25.16	\$60.83	\$120.28	\$135.94	\$180.79
58	\$26.60	\$64.42	\$127.45	\$142.51	\$189.56
59	\$28.10	\$68.19	\$134.99	\$149.47	\$198.84
60	\$29.69	\$72.17	\$142.95	\$156.86	\$208.68
61	\$31.72	\$77.24	\$153.11	\$164.41	\$218.75
62	\$33.90	\$82.67	\$163.97	\$172.52	\$229.56
63	\$36.21	\$88.46	\$175.53	\$181.20	\$241.14
64	\$38.67	\$94.61	\$187.83	\$190.57	\$253.64
65	\$41.29	\$101.18	\$200.97	\$200.70	\$267.14
66	\$43.74	\$107.28	\$213.18	\$212.87	\$283.37
67	\$46.32	\$113.75	\$226.12	\$226.14	\$301.05
68	\$49.08	\$120.63	\$239.88	\$240.65	\$320.41

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Whole Life 1000 for IN

Applicable to policy forms ICC07-WL-NGPO-65,
ICC07-WL-NGPO-95, ICC08-WL-GPO-65, ICC08-WL-GPO-95,
WL-NGPO-65, WL-NGPO-95, WL-GPO-65, WL-GPO-95,
ICC16-WL1000J and WL1000J

- Adult Base Plan Paid-Up at Age 95, Waiver of Premium, Long-Term Care Benefit

Tobacco Rates

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
69	\$52.00	\$127.93	\$254.49	\$256.60	\$341.67
70	\$55.13	\$135.75	\$270.12	\$274.23	\$365.18
71	\$58.67	\$144.60	\$287.83	\$292.69	\$389.78
72	\$62.49	\$154.17	\$306.97	\$313.20	\$417.14
73	\$66.65	\$164.55	\$327.72	\$335.99	\$447.52
74	\$71.16	\$175.82	\$350.27	\$361.39	\$481.40
75	\$76.07	\$188.11	\$374.85	\$389.64	\$519.06
76	\$81.31	\$201.22	\$401.06	\$421.62	\$561.70
77	\$87.04	\$215.54	\$429.69	\$457.15	\$609.09
78	\$93.30	\$231.18	\$460.99	\$496.62	\$661.69
79	\$100.16	\$248.33	\$495.28	\$540.41	\$720.08

Juvenile Whole Life 1000 for IN

Applicable to policy forms ICC07-WL-NGPO-65,
ICC07-WL-NGPO-95, ICC08-WL-GPO-65, ICC08-WL-GPO-95,
WL-NGPO-65, WL-NGPO-95, WL-GPO-65, WL-GPO-95,
ICC16-WL1000J and WL1000J

- Dependent Child Base Plan Paid-Up at Age 65

ISSUE AGE	\$10,000	\$25,000
0	\$2.87	\$5.11
1	\$2.88	\$5.12
2	\$2.89	\$5.16
3	\$2.92	\$5.23
4	\$2.96	\$5.34
5	\$3.03	\$5.52
6	\$3.10	\$5.69
7	\$3.17	\$5.86
8	\$3.24	\$6.03
9	\$3.32	\$6.23
10	\$3.40	\$6.44
11	\$3.49	\$6.66
12	\$3.59	\$6.90
13	\$3.69	\$7.16
14	\$3.81	\$7.47
15	\$3.95	\$7.80
16	\$4.08	\$8.14
17	\$4.22	\$8.49

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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**You can't predict when or where an accident will strike.
But you can make sure you have a safety net of financial
protection to help if an accidental injury occurs.**

Accidents can happen anytime, anywhere—at home or at work, on the playground or on the road. Some of the most common injuries include:

- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries
- Accidental injuries that send you to the Emergency Room, Urgent Care or a doctor's office.

Colonial Life's Group Accident Insurance helps you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident.

Here's how it works...

Imagine while cleaning the gutters, you fall from the ladder and break your leg.

These are out-of-pocket expenses you may encounter:

\$100	Emergency room copay
\$250	Deductible (copays do not count toward deductible)
\$35	Specialist visit copay – orthopedic physician
\$350	Specialist visit copay – occupational/physical therapy for 10 days

\$735 Out-of-pocket expenses

And here is a sample of benefits you may be eligible for with Colonial Life's Group Accident Insurance:

\$125	Accident Emergency Treatment
\$150	Accident Follow-up Doctor Visit (\$50 per visit, up to 3 per accident)
\$100	Appliance (crutches)
\$1,125	Fracture (broken leg)
\$250	Occupational/Physical Therapy (\$25/day for 10 days)
\$30	X-Ray (for diagnosis of broken leg)

\$1,780 of benefits paid to you in addition to other coverage you may have with other insurance companies.

The claims example above is based on a covered person aged 41 who receives a complete fracture of the leg and requires non-surgical repair. The policy has exclusions and limitations. Costs of treatment and benefit amounts may vary.

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

Initial Care

- Accident Emergency Treatment\$125
- Air Ambulance \$1,500
- Ambulance.....\$200
- X-Ray Benefit \$30

Common Accidental Injuries

Dislocation (Separated Joint)	Non-Surgical	Surgical
Hip	\$3,000	\$6,000
Knee	\$1,500	\$3,000
Ankle – Bone or Bones of the Foot	\$1,200	\$2,400
Collarbone (sternoclavicular)	\$750	\$1,500
Lower Jaw, Shoulder, Elbow, Wrist	\$450	\$900
Bone or Bones of the Hand	\$450	\$900
Collarbone (acromioclavicular and separation)	\$150	\$300
One Toe or Finger	\$150	\$300

Fracture (Broken Bone)	Non-Surgical	Surgical
Depressed Skull	\$3,750	\$7,500
Non-Depressed Skull	\$1,500	\$3,000
Hip, Thigh	\$2,250	\$4,500
Body of Vertebrae, Pelvis, Leg	\$1,125	\$2,250
Bones of Face or Nose	\$525	\$1,050
Upper Jaw, Maxilla	\$525	\$1,050
Upper Arm between Elbow and Shoulder	\$525	\$1,050
Lower Jaw, Mandible; Kneecap, Ankle, Foot	\$450	\$900
Shoulder Blade, Collarbone, Vertebral Process	\$450	\$900
Forearm, Wrist, Hand	\$450	\$900
Rib	\$375	\$750
Coccyx	\$300	\$600
Finger, Toe	\$150	\$300

Your Colonial Life certificate 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
- Burn - Skin Graft for 2nd or 3rd degree burns50% of Burn benefit
- Coma.....\$10,000
- Concussion\$150
- Emergency Dental Work.....\$100 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size)..... \$25 to \$600

Requires Surgery

- Eye Injury.....\$300
- Ruptured Disc.....\$500
- Tendon/Ligament/Rotator Cuff \$500 - one, \$750 - two or more
- Torn Knee Cartilage\$500

Surgical Care

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

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

Transportation/Lodging Assistance

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

- Lodging (family member or companion)\$150 per night up to 30 days for a hotel/motel lodging costs
- Transportation\$500 per round trip up to 3 round trips

Accident Hospital Care

- Hospital Admission¹\$1,000 per accident
- Hospital ICU Admission¹\$1,500 per accident

¹ We will not pay the hospital admission benefit and the hospital intensive care unit (ICU) admission benefit for the same covered accident simultaneously.

- Hospital Confinement²\$200 per day up to 365 days per accident
- Hospital ICU Confinement²\$400 per day up to 15 days per accident

² We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.

Accident Follow-Up Care

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

³ We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.

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

Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
 - Loss of both hands or both feet
 - Loss or loss of use of one arm and one leg
 - Loss or loss of use of both arms or both legs
 - Loss of the sight of both eyes
 - Loss of the hearing of both ears
 - Loss of the ability to speak
- Named Insured\$50,000 Spouse\$50,000 Child(ren)\$25,000

365-day elimination period. Payable once per lifetime for each covered person.

Accidental Death

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

Will I have to answer health questions to receive coverage?

Coverage is Guaranteed Issue. No health questions will be asked.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Health Savings Account (HSA) guidelines

How do I know how much a benefit pays?

Benefit amounts are preset and not based on the medical expenses you are charged. You get a lump sum payment that is specific to the injury or treatment required.

Will my accident claim 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).

How do I file a claim?

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

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

Who will be covered? (check one)

- ☐ Employee Only ☐ Employee & Spouse
- ☐ One-Parent Family ☐ Two-Parent Family

When are covered accident benefits available? (check one)

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

EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for losses that are caused by, contributed to by or occur as a result of: felonies or illegal occupations; hazardous avocations; racing; semi-professional or professional sports; sickness; suicide or injuries which any covered person intentionally does to himself; war or armed conflict; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: birth or intoxicants and narcotics. The covered person must incur a charge and the certificate must be in force for benefits to be payable.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GACC1.0-P and certificate number GACC1.0-C (including state abbreviations where used, for example: GACC1.0-C-TX). This is not an insurance contract and only the actual policy provisions will control.

Group Specified Disease Insurance



How will you pay for what your health insurance won't?

It's true—a serious medical event such as cancer, heart attack or stroke could leave you in a period of financial difficulty. Even if you have major medical coverage, there are typically uncovered expenses to consider, such as deductibles and copayments, travel expenses to and from treatment centers and the loss of wages or salary. If faced with this situation, would you be able to maintain your current way of life?

Group Critical Care Insurance may help guard you against financial hardship.

This specified disease coverage from Colonial Life & Accident Insurance Company offers the protection you need to concentrate on what is most important—your treatment, care and recovery.

Traditionally, cancer insurance and critical illness insurance are bought separately—but Colonial Life's Group Critical Care plan conveniently combines both into a single policy. You're free to use the benefits however you choose. And coverage may be available for you, your spouse and your eligible dependents.

Plan Features:

- A lump sum payment allows you the flexibility to better plan your treatment and care.
- You may adjust the face amount to best meet your personal needs.
- Ongoing benefits for cancer treatment and care.
- May pay multiple times for a covered critical illness.

What benefits are included?

Face Amount: \$_____

Critical Illness Benefit: This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of a covered critical illness.

Covered Critical Illness Conditions

For this critical illness...	We will pay this percentage of the face amount:
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
End Stage Renal (Kidney) Failure	100%
Major Organ Failure	100%
Coma	100%
Permanent Paralysis Due to a Covered Accident	100%
Blindness	100%
Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D	100%
Coronary Artery Bypass Graft Surgery/Disease ¹	25%

¹ Benefit for Coronary Artery Disease applicable in lieu of benefit for Coronary Artery Bypass Graft Surgery when Health Savings Account (HSA) compliant plan is selected.

Diagnosis of Cancer Benefit: This is a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of cancer (internal or invasive).

Covered Cancer Benefits	
For this condition...	We will pay:
Diagnosis of Cancer	100% of the face amount
Diagnosis of Carcinoma in Situ	25% of the face amount
Skin Cancer	\$500 flat amount

Cancer Treatment and Care Benefit: \$_____ per calendar month for _____ months.
This benefit assists with the ongoing medical and/or non-medical costs associated with a diagnosis of cancer (internal or invasive) or carcinoma in situ. The benefit is payable when you or a covered family member incurs charges for and receives one or more of the covered treatments or services in a calendar month for your treatment or care of cancer (internal or invasive) or carcinoma in situ:

- Hospice Care
- Confinement
- Chemotherapy
- Radiation
- Surgery

Cancer Vaccine Benefit: \$50. We will pay this benefit if you or a covered family member incurs a charge for and receives any cancer vaccine that is FDA approved for the prevention of cancer, while your certificate is in force.

Can I use the critical illness coverage more than once?

Yes! This plan includes coverage for subsequent diagnosis of a different critical illness.²

If you receive a benefit for a critical illness, and later you are diagnosed with a *different* critical illness, we will pay the original percentage of the face amount for that particular critical illness.

Yes! This plan includes coverage for subsequent diagnosis of the same critical illness.²

If you receive a benefit for a critical illness and later you are diagnosed with the *same* critical illness (except those listed below), we will pay 25% of the original face amount. *Critical Illness conditions that do not qualify are: Coronary Artery Bypass Graft Surgery/ Coronary Artery Disease¹ and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.*

¹ Benefit for Coronary Artery Disease applicable in lieu of benefit for Coronary Artery Bypass Graft Surgery when Health Savings Account (HSA) compliant plan is selected.

² Dates of Diagnoses of a covered critical illness must be separated by at least 180 days.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS - We will not pay the Critical Illness Benefit or Benefit Payable Upon Subsequent Diagnosis of Critical Illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; mental or nervous disorder; suicide or injuries which any covered person intentionally does to himself; war; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with critical illness.

EXCLUSIONS AND LIMITATIONS FOR CANCER - We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit, the Cancer Treatment and Care Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed with having cancer (internal or invasive), carcinoma in situ or skin cancer. No Pre-existing Condition Limitation will be applied for dependent children who are born or adopted while you are covered under the policy, and who are continuously covered from the date of birth or adoption.

This is not an insurance contract and only the actual certificate provisions will control. Applicable to certificate form GCC1.0-C-IN. Please see your Colonial Life benefits counselor for details.

Whole Life Insurance

Long-Term Care Benefit Rider

Prepare now for long-term care costs

The day you may need long-term care might seem like a long way off, but unexpected events and challenging times could come at any point. A little planning now could go a long way in helping protect what you've worked so hard to build.

You could need long-term care at any age:

- You could have an accident or illness and need home health care or related services.
- When you get older, you could need nursing home services or home health care.

Many long-term care costs aren't covered by health insurance. Would you be able to manage these expenses without having to pull from your savings or rely on financial aid from others?

Whole Life Insurance from Colonial Life & Accident Insurance Company includes a long-term care benefit rider option to help you safeguard your assets. It can provide a monthly benefit for long-term care services to help protect your family's way of life.

Support during challenging times

Eric and his wife, Lisa, work full-time jobs to support their two children. The couple recently purchased a new home to accommodate their growing family. After a serious accident, Eric needed a home health care professional to provide medical assistance while he recovered. To cover these expenses, he was going to have to pull from savings or borrow money from family.

Fortunately, Eric had a whole life insurance policy with a long-term care benefit rider. His policy had a \$100,000 death benefit, and he needed assistance for three months.

He was able to receive a 4% monthly payment from his whole life policy's death benefit, which helped with his long-term care costs.

\$100,000 Death Benefit



For illustrative purposes only.



A monthly payment to help you

You may be eligible for long-term care benefits if you require substantial supervision due to severe cognitive impairment or if you're unable to perform at least two of the six Activities of Daily Living (ADLs). The monthly benefit varies based on your care setting.

Care setting	Monthly benefit*
Long-term care facility [example: nursing home]	6% of Death Benefit
Assisted living facility	6% of Death Benefit
Home health care agency or licensed home health care professional	4% of Death Benefit
Adult day care	4% of Death Benefit

*Monthly benefit provided for each benefit period, minus any policy loans, as of the end of the 90-day elimination period.

A reliable backup plan

A whole life insurance policy with a long-term care benefit rider can:

- Provide access to a portion of your whole life policy's death benefit to help you pay for services you may need for a chronic illness, serious accident, sudden illness or cognitive impairment.
- Offer coverage for various long-term care settings and services, including in-home care and assisted living facilities.
- Forgive premiums on your whole life policy while long-term care benefits are paid under the rider.

While the long-term care benefit rider isn't meant to cover all long-term care expenses, it's a more affordable way to get extra financial protection that could help you during challenging times.

Colonial Life
The benefits of good hard work.®

ColonialLife.com

Talk with your Colonial Life benefits counselor about how a long-term care benefit rider can help provide you valuable financial security.

This coverage has exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits counselor.

Applicable to rider form WL-LTC. This brochure is not complete without the corresponding outline of coverage form WL-LTC-O. This includes state variations where applicable: for example, WL-LTC-DE and WL-LTC-O-DE.

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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 Colonial Life's Whole Life Insurance.

What is whole life insurance?

Whole life insurance can help provide protection for you and those who depend on you. You won't have to worry about becoming uninsurable later in life, and your premiums won't increase as you get older.

With whole life insurance, you receive a guaranteed death benefit, which can help with funeral costs and other immediate expenses. Also, throughout the life of the policy, you can access its cash value through a policy loan, and use the money for emergencies.

What are the advantages of Colonial Life's Whole Life Insurance?

- Your premiums will never increase because of changes in your health or age.
- You can take the policy with you even if you change jobs or retire, with no increase in premium.
- A guaranteed purchase option means you can purchase additional whole life coverage — without having to answer health questions — at three different points in the future.
- With the accelerated death benefit, you can request up to 75 percent of your benefit to a maximum of \$150,000 if you are diagnosed with a terminal illness.*
- An immediate \$3,000 claim payment can help your designated beneficiary pay for funeral costs or other expenses.



**30% of Americans
(70 million) know they
need more life insurance.**

Facts About Life, LIMRA 2015



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

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

Benefits worksheet

For use with your Colonial Life
benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

☐ **YOU** \$ _____
FACE AMOUNT

Select the option:

- ☐ Paid-up at age 65
☐ Paid-up at age 95

☐ **SPOUSE** \$ _____
FACE AMOUNT

Select the option:

- ☐ Paid-up at age 65
☐ Paid-up at age 95

☐ **JUVENILE** \$ _____
FACE AMOUNT

Select any optional riders:

- ☐ Spouse term life rider
\$ _____ face amount
for _____-year term period
- ☐ Children's term life rider
\$ _____ face amount
- ☐ Waiver of premium benefit rider
- ☐ Accidental death benefit rider

To learn more,
talk with your Colonial Life
benefits counselor.

ColonialLife.com

Product options

Paid-up at age 65 or paid-up at age 95

These two plan design options allow you to select what age your premium payments will end. You can choose to have your policy paid up when you reach age 65 or 95.

Guaranteed purchase option

If you are age 55 or younger when you purchase the policy, you have the option to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Additional coverage options

Spouse whole life policy

This policy offers a guaranteed death benefit, guaranteed level premiums and guaranteed cash value accumulation – whether or not you buy a policy on yourself.

Spouse term life rider

You can purchase term life coverage for your spouse, with a maximum death benefit of up to \$50,000. 10-year and 20-year coverage periods are available, based on the policy you select. You can choose to convert this coverage to a cash value policy within certain time periods later on – without having to answer health questions.

Juvenile whole life policy

You can purchase a policy while children are young and premiums are lower – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan design is paid-up at age 65.

Children's term life rider

You may purchase up to \$10,000 in term life coverage for each of your eligible dependent children and pay one premium. You can later convert this coverage to a cash value life insurance policy – without having to answer health questions. You can add this additional coverage to either the primary or the spouse policy, but not both.

Waiver of premium benefit rider

Your premiums on the whole life policy and any riders attached to it will be waived if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period (the amount of time until benefits are payable).

Accidental death benefit rider

This rider pays an additional benefit if you die as a result of an accident before age 70. The benefit doubles if the accident occurs while you are a fare-paying passenger. An additional 25% of the accidental death benefit will be paid if you die due to an injury sustained while driving or riding in a private passenger vehicle and you are wearing a seat belt.

*Any payout would reduce the death benefit.

EXCLUSIONS AND LIMITATIONS

If the insured commits suicide within two years (one year in ND) from the coverage effective date or the date of reinstatement (not applicable in AR), whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC07-WL-NGPO-65/WL-NGPO-65, ICC07-WL-NGPO-95/WL-NGPO-95, ICC08-WL-GPO-65/WL-GPO-65, ICC08-WL-GPO-95/WL-GPO-95 and applicable state variations.

Service Guide for Policyholders



The Policyholder Website: My Colonial Life

Go to coloniallife.com, click on Sign Up and complete a short registration.



Claims Information

As a My Colonial Life, member you can:

- File a wellness claim.
- Check on the status of your claim.
- Check your policy information.
- Download claims and service forms.
- Keep your contact information updated.

How to File a Wellness Claim

- For wellness screenings within 12 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 12 months from the date you are filing the claim, go to coloniallife.com, click on File a Claim, followed by Health/Wellness Claim (over a year old). Complete and submit the claim as the form instructs. Be sure to review and sign all pages where indicated.

How to File Disability Claims

- Where indicated on the form, be sure to:
 - Have the doctor verify the dates of disability and furnish dates of treatment on the form where indicated.
 - Have the employer confirm the dates missed from work.
- Read and sign the claims authorization page. We cannot obtain additional information for your doctor without proper consent.
- Submit your claim:
 - Fax the completed form to 1-800-880-9325. Include your name and Social Security number on each page of your fax as indicated. If you fax the claim, you do not need to mail the original document to us; keep it for your records.

OR

- Mail the completed forms to Colonial Life (see contact us section of this document).

How to File Other Claims

- **All claims:**

- Visit coloniallife.com, click on File a Claim.
- Complete the sections of the claim form that apply to your specific claim. Be sure the information includes a diagnosis from your doctor, along with copies of any appropriate medical bills. Make sure you sign and date the certification and the authorization portion of the claim form.

Optional Services

The first page of Colonial Life's claim forms explains optional services that may be utilized by initializing on the blanks provided.

The options include:

- Authorizing Colonial Life to release information to your benefits counselor, plan administrator or family member.
- Authorizing Colonial Life to 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.

Resolving Your Claim

- When we receive information regarding your claim, you will be notified by telephone or email.
- If you selected the electronic messaging option, you will receive a call once the claim is processed.
- We will notify you by letter if we need any additional information 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.

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. Please include medical treatment dates on your claim form.

Important Reminders

- When mailing the claim form or other information, please keep a copy of your information for your records.
- If you want us to send any applicable claim benefits by overnight delivery and deduct the fee from your claim payment, check the overnight line in the "Optional Service" section of the claim form.



Contact Us

Online

coloniallife.com

Log in to the policyholder website to send us an Email.

Telephone

1-800-325-4368

Call Center representatives are available Monday through Friday, 8 a.m. – 8 p.m. Eastern Standard Time. Automated service information is available 24/7, 365.

Please have your Social Security or your policy number ready when you call.

Hearing-impaired customers who have TDD

(Telecommunications Device for the Deaf), please call (803) 798-4040.

Mailing Address

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