



Term Life Insurance Voluntary Coverage

How secure is your family's financial future?

If something happened to you, would your family be able to maintain their way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

Colonial Life & Accident Insurance Company's term life insurance can help provide financial security for your family. You can also apply for coverage for your spouse and eligible dependent children with no health questions.¹

How much term life coverage do I need?

You

\$ _____

- Available in \$1,000 increments
- Minimum of \$10,000 to a maximum of five times your salary to \$500,000

Your spouse

\$ _____

- Available in \$1,000 increments
- Minimum of \$5,000 to a maximum of \$500,000
- Spouse coverage cannot exceed your coverage amount²

**Your dependent children
(up to age 26)**

\$ _____

- Available in \$1,000 increments
- Minimum of \$1,000 to a maximum of \$10,000 per dependent child
- Each dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000

Why is term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

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

ColonialLife.com

Additional benefits and services

- **Built-in Accelerated Death Benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.³
- **Health Advocate Employee Assistance Program** provides 24-hour confidential personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.⁴

ONLINE

ColonialLife.com/EAP

TELEPHONE

1-888-645-1772

- **Life Planning Services** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.⁴

Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you at an affordable rate. Eligibility may be based on your health.
- **Conversion:** You may be eligible to convert your coverage to a whole life policy without proof of good health when coverage ends under the group certificate.
- **Waiver of Premium:** If included in your plan, premium payments are waived if you become disabled.

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In CT, ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 The maximum benefit is 50% of your benefit in NE.

3 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

4 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

BENEFIT AGE REDUCTION SCHEDULE

When a covered person reaches age 70, but not 75, the amount of insurance will be:

- 65% of the amount of insurance prior to age 70; or
- 65% of the amount of insurance applied for on or after age 70 but before age 75.

When a covered person reaches age 75 or more, the amount of insurance will be:

- 50% of the amount of insurance prior to the first reduction; or
- 50% of the amount of insurance the employee applied for on or after age 75.

Once the benefit reduction schedule begins, there will be no further increases in insurance for a covered person.

If the proposed insured is age 70, but not age 75 at the time of enrollment, the amount of insurance applied for will be reduced by 65%. If the proposed insured is age 75 or older at the time of enrollment, the amount applied for will be reduced by 50%.

This policy has exclusions and limitations. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GTL1.0-P and certificate number GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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Term Life Insurance

Accidental Death & Dismemberment Insurance



Additional coverage options are available

Optional AD&D coverage may be added to Colonial Life & Accident Insurance Company's Term Life coverage at an additional charge. This coverage is available for you, as well as your spouse and dependent children (if they are covered under your term life certificate).

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

ColonialLife.com

Accidental Death & Dismemberment (AD&D) Insurance provides benefits to help cover the additional expenses associated with an accidental death, as well as the high costs of recovery and rehabilitation required by an accidental dismemberment.

What is my AD&D full benefit amount? \$

The AD&D full benefit amount is equal to your term life insurance death benefit amount.

What is paid under the AD&D benefit?

If the loss is:	% of the full amount paid
Loss of life	100%
Loss or loss of use of both hands or both feet or sight of both eyes	100%
Loss or loss of use of one hand and one foot	100%
Loss or loss of use of one hand and sight of one eye	100%
Loss or loss of use of one foot and sight of one eye	100%
Loss of speech and hearing	100%
Loss or loss of use of one hand or one foot	50%
Loss of sight of one eye	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%

What other benefits are included?

Seatbelts and Airbags – Pays if the cause of death or dismemberment is a car accident and if the covered person was using a seatbelt or airbag.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GTL1.0-P and certificate form GTL1.0-C (including state abbreviations where used). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Health Advocate Employee Assistance + Work/Life Programs

Included in your Colonial Life group term life insurance



Each day comes with its own set of challenges—expected and unexpected.

At Colonial Life, we're here to help you. That's why we're offering Health Advocate's Employee Assistance Program and Work/Life Balance Program (EAP + Work/Life) with our term life insurance, **at no additional cost.**

More assistance, more ways to find balance

Health Advocate provides confidential counseling* and resources via phone, in-person or online chat for a variety of personal and work issues:

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity theft resources
- Retirement planning
- Staying healthy

Access an expert team for life's biggest headaches

One of Health Advocate's many services can help relieve the burden of your medical and dental bills not covered by insurance.

Medical Bill Saver™ can:

- Negotiate to help reduce non-covered medical and dental bills over \$400 on the balance due and/or payment plans on your behalf
- Provide a Saving Results Statement summarizing the outcome
- Explain how to maximize savings and get the most value from your benefits

Using trend information, provider specialty, procedure type and geographic region, their experienced negotiators can often obtain significant savings.



To access, call or go online:

1-888-645-1772

ColonialLife.com/EAP

Life Planning Services

Included in your Colonial Life term life insurance



Colonial Life has partnered with Health Advocate to offer a helping hand to an insured terminally ill employee or spouse, or designated beneficiaries of an employee or spouse. Life Planning Services can provide guidance when you may have many financial and legal decisions to make and are not sure where to begin.

At no additional cost for 12 months, you have access to Health Advocate's Life Planning Services that can provide:

- Impartial, confidential consultations
- A Life Planning Resource Guide that contains a tasks and decisions checklist, the basics on settling an estate, and more
- Access to legal and financial experts who can help with decisions such as dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting

Talk with your Colonial Life benefits counselor to learn more about how these valuable services can help during challenging times.

The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's term life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

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To access, call or go online:

1-800-422-5142

HealthAdvocate.com/members

ColonialLife-lifepanning