



Colonial Life<sup>®</sup>



[ColonialLife.com](https://ColonialLife.com)



**RE: Enclosed Proposal -- ABC Company**

**Colonial Life & Accident Insurance Company is pleased to submit the enclosed proposal with a selection of personal insurance products and services:**

- **Accident**
- **Cancer**
- **Critical Illness**
- **Benefits Communication and Engagement**
- **Enrollment Solutions**

**We take great pride in being an industry leader in offering voluntary, payroll-deducted employee benefits at the work site.**

**We are presenting both cancer insurance and critical illness insurance in this proposal. Our critical illness plan can be offered with or without a cancer benefit. If you choose to offer both cancer and critical illness insurance to your employees, as the employer you will choose either:**

- 1.) **Critical Illness without cancer coverage and stand-alone Cancer plan; or**
- 2.) **Critical Illness with cancer coverage and no stand-alone Cancer plan**

**We believe you will be pleased with the wide range of tailored support Colonial Life can provide. We excel in providing comprehensive, flexible benefits communications and enrollment support for our accounts, backed by ongoing quality customer service to both our accounts and our policyholders.**

**If you have questions or need additional information, please contact me at 123-456-7891. We thank you in advance for your consideration.**



Prepared for:  
ABC Company

Date:  
March 5, 2015

By:  
Your Name  
Your Title  
1111 Colonial Life Blvd  
Columbia, SC 29210  
123-456-7891  
YourEmail@ColonialLife.com

Underwritten by: Colonial Life and Accident Insurance Company  
PO Box 1365  
Columbia SC 29202

<b>Introduction.....</b>	<b>5</b>
<b>Group Disability.....</b>	<b>12</b>
<b>Group Accident.....</b>	<b>23</b>
<b>Benefits Communication and Engagement .....</b>	<b>30</b>
<b>Enrollment Solutions .....</b>	<b>35</b>
<b>Case Studies .....</b>	<b>38</b>

Colonial Life is committed to helping America’s workers and their families minimize personal financial risk with a comprehensive offering of voluntary benefits through the workplace. Colonial Life compensates producers to facilitate the sale and delivery of these valuable benefits. This compensation might include commissions as well as various incentives and awards. We support disclosure of compensation programs for our products, and your insurance advisor can provide you with complete information about these programs. You may also learn additional information about our compensation programs by contacting our Plan Administrator Service Center at 1-800-256-7004.

## Introduction



Thank you for considering The Colonial Life & Accident Insurance Company as your voluntary benefits and solutions provider.

For more than 75 years, we've helped America's workers – employees just like yours – protect what they've worked so hard to build.

In today's economy, businesses are being required to carefully balance budgets and resources with increasing political requirements. We understand the hurdles you face when trying to provide a comprehensive employee benefits package while being mindful of your bottom line.

Currently, we work with nearly 80,000 businesses and 3 million policyholders nationwide, providing valuable financial protection with our voluntary benefit solutions and services.

We're here to help you overcome your employee benefit challenges with our proven cost-saving solutions, end-to-end enrollment and communication tools and benefits administration services.

## **Financial Protection**

By packaging core benefit offerings with our personal insurance products, you can enhance your benefits program and help employees fill the gaps in their individual coverage. We offer a full slate of group and individual products. Many can be employee-paid, so there's no direct cost to you.

## **Comprehensive benefits education**

We take a personal approach to helping your employees understand their own benefits situation and the options available to them so they can make informed decisions on how best to protect their families. No other company provides this level of service or depth of involvement with each and every individual.

To ensure your employees are receiving the best attention and consultation, our benefits counselors are trained to meet aggressive service standards. We measure them frequently, so that we can constantly raise the bar on our service delivery.

## **Customized education materials**

Preparing your employees for enrollment can make a sizeable impact on your resources, so we take care of it all for you. From pre-enrollment announcements to product brochures and online educational tools, our benefits communication materials help ensure your employees understand all the benefit options available to them. Every piece can be customized to your organization – at no direct cost to you.

## **Health care reform support**

No matter how you plan to approach health care reform, we can help you:

- Better understand the market reforms so you can make timely, informed decisions.
- Implement the benefits program that works best for you, whether you've determined it's best to provide your own plan or directed your employees to the health insurance marketplace.
- Help prepare your employees for company benefit plan changes or the health insurance marketplace, and educate them on their available options.
- Offer your employees the added financial protection of voluntary benefits to supplement their health benefits.



## **End-to-end enrollment services**

We can interface directly with your systems to enroll in both core and voluntary benefits. This makes your enrollment as convenient as possible for your employees and less intrusive to your work day. We also provide accurate and reliable transmission of the enrollment data.

All of our enrollment professionals are trained, monitored and graded upon the satisfaction your employees receive from their experience.

## **Administrative service and support**

We realize that an enrollment is only as good as the service that follows. The most important stance we can take is to ensure we deliver on our commitments through quality billing, claims processing and individual customer service.

We set aggressive service standards, focused on goals such as quick and accurate response to customer service requests, processing billing changes and handling claims. We constantly raise the bar on our service standards in our ongoing efforts to provide easier, faster and more customer-friendly service.

## **Billing and reporting**

We have people and systems that can handle the most complicated billing situations. Through our online administration service, we are able to provide you a quicker, simpler billing process – all available at no charge.

## **Claims processing**

Although account service is a high priority, we know that the bottom line for all our customers is claims processing and payment. We have the ability to process vast numbers of claims of all sizes quickly and efficiently.

## **Underwriting**

We make fast, often automatic, underwriting decisions with little information compared to the typical individual insurance market. We strive to keep the process simple for everyone.

## **A history of financial stability an industry innovation**

The Colonial Life & Accident Insurance Company operates as a standalone entity of Unum Group, a Fortune 500 company. Our entire operation – customer call centers, underwriting, claims processing, product development and marketing – is managed independently at our headquarters in Columbia, South Carolina.

As a member of the Unum family of companies, we're a strong industry leader with a secure future. Our financial position remains solid and well positioned to serve customers' needs and deliver on promises now and in the future.

# Stability you can count on

*Choose a company that's committed to financial strength.*

Colonial Life is an industry leader with a secure future. For 75 years, we've helped America's workers preserve and protect the vitally important things they've worked so hard to build.

Colonial Life operates as a stand-alone business of Unum, a Fortune 500 company and market leader in voluntary benefits, such as disability, critical illness and life insurance. Our entire operation — customer call centers, underwriting, claims processing, product development and marketing activities — is managed independently at our headquarters in Columbia, S.C.

## Strong financial background

Colonial Life has a long tradition of consistent, profitable financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the ongoing strength of our balance sheet.

**We take pride in the overall financial strength of our company, and we want you to know about our:**

- Consistently strong industry ratings.
- Strong investment portfolio.
- Long-term profitable growth.

We go above and beyond to meet our obligations to customers. Our financial position remains solid and well-positioned to serve customers' needs and deliver on promises now and in the future.

## Fast facts about Colonial Life

- Headquartered in Columbia, S.C.
- Founded in 1939.
- 1,100 employees.
- Approximately 7,500-member independent contractor sales organization nationwide.
- Approximately 6,000 active Colonial Life-contracted brokers.
- Offers a broad portfolio of group and individual personal insurance products, including disability, accident, life, cancer, critical illness and hospital confinement indemnity coverage.
- Continues to be a leader in benefits communication and education, enrollment and customer service.
- Operates in 49 states, the District of Columbia and Puerto Rico. In New York, similar products and services, if approved, are underwritten by a Colonial Life affiliate, The Paul Revere Life Insurance Company.
- Serves more than 80,000 businesses and organizations.<sup>1</sup>
- More than 3 million policies in force.<sup>1</sup>
- Received "Readers' Choice" awards in four categories relevant to its business: best at working with brokers, best consumer-driven health care products, best prepared for health care reform and technology company that makes my life the easiest.<sup>2</sup>
- Repeatedly named one of the best large companies to work for in S.C. since 2006.<sup>3</sup>

<sup>1</sup> Colonial Life & Accident Insurance Company corporate records as of year-end 2013.

<sup>2</sup> Benefits Selling Magazine, November 2013.

<sup>3</sup> SC BIZ and the South Carolina Chamber of Commerce, "Best Places to Work in South Carolina," research conducted by Best Companies Group.

# Consistently strong industry ratings<sup>4</sup>

While the ultimate judge of an insurance company is the customer, independent rating agencies also judge, or rate, insurance companies. These ratings can help you determine the financial strength and liquidity of a company. Unum's primary subsidiaries<sup>5</sup> consistently earn strong financial strength ratings from the four major rating agencies.

<p><b>A.M. Best Company</b></p> <table border="0"> <tr><td>Colonial Life</td><td>A Excellent</td></tr> <tr><td>Unum Life</td><td>A Excellent</td></tr> <tr><td>First Unum Life</td><td>A Excellent</td></tr> <tr><td>Provident Life and Accident</td><td>A Excellent</td></tr> <tr><td>Provident Life and Casualty</td><td>A Excellent</td></tr> <tr><td>Paul Revere Life</td><td>A Excellent</td></tr> </table> <p><i>Ratings from "A" to "C" also may be enhanced with a double plus (++), plus (+) or minus (-) to indicate whether credit quality is near the top or bottom of a category.</i></p>	Colonial Life	A Excellent	Unum Life	A Excellent	First Unum Life	A Excellent	Provident Life and Accident	A Excellent	Provident Life and Casualty	A Excellent	Paul Revere Life	A Excellent	<p>A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.</p>	<p><b>A.M. Best Financial Strength Ratings</b></p> <p><b>Secure Ratings</b></p> <table border="0"> <tr><td>A++, A+</td><td>Superior</td></tr> <tr><td>A, A-</td><td>Excellent</td></tr> <tr><td>B++, B+</td><td>Good</td></tr> </table> <p><b>Vulnerable Ratings</b></p> <table border="0"> <tr><td>B, B-</td><td>Fair</td></tr> <tr><td>C++, C+</td><td>Marginal</td></tr> <tr><td>C, C-</td><td>Weak</td></tr> <tr><td>D</td><td>Poor</td></tr> <tr><td>E</td><td>Under Regulatory Supervision</td></tr> <tr><td>F</td><td>In Liquidation</td></tr> <tr><td>S</td><td>Suspended</td></tr> </table>	A++, A+	Superior	A, A-	Excellent	B++, B+	Good	B, B-	Fair	C++, C+	Marginal	C, C-	Weak	D	Poor	E	Under Regulatory Supervision	F	In Liquidation	S	Suspended
Colonial Life	A Excellent																																	
Unum Life	A Excellent																																	
First Unum Life	A Excellent																																	
Provident Life and Accident	A Excellent																																	
Provident Life and Casualty	A Excellent																																	
Paul Revere Life	A Excellent																																	
A++, A+	Superior																																	
A, A-	Excellent																																	
B++, B+	Good																																	
B, B-	Fair																																	
C++, C+	Marginal																																	
C, C-	Weak																																	
D	Poor																																	
E	Under Regulatory Supervision																																	
F	In Liquidation																																	
S	Suspended																																	
<p><b>Moody's Investors Service</b></p> <table border="0"> <tr><td>Colonial Life</td><td>A 2 Good</td></tr> <tr><td>Unum Life</td><td>A 2 Good</td></tr> <tr><td>First Unum Life</td><td>A 2 Good</td></tr> <tr><td>Provident Life and Accident</td><td>A 2 Good</td></tr> <tr><td>Paul Revere Life</td><td>A 2 Good</td></tr> </table> <p><i>Moody's appends numerical modifiers 1, 2 and 3 to each generic rating classification from "Aa" through "Caa." Numeric modifiers are used to refer to the ranking within a group — with 1 being the highest and 3 being the lowest. However, the financial strength of companies within a generic rating symbol ("Aa," for example) is broadly the same.</i></p>	Colonial Life	A 2 Good	Unum Life	A 2 Good	First Unum Life	A 2 Good	Provident Life and Accident	A 2 Good	Paul Revere Life	A 2 Good	<p>Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to punctually pay senior policyholder claims and obligations.</p>	<p><b>Moody's Long-Term Insurance Financial Strength Ratings</b></p> <table border="0"> <tr><td>Aaa</td><td>Exceptional</td></tr> <tr><td>Aa</td><td>Excellent</td></tr> <tr><td>A</td><td>Good</td></tr> <tr><td>Baa</td><td>Adequate</td></tr> <tr><td>Ba</td><td>Questionable</td></tr> <tr><td>B</td><td>Poor</td></tr> <tr><td>Caa</td><td>Very Poor</td></tr> <tr><td>Ca</td><td>Extremely Poor</td></tr> <tr><td>C</td><td>Lowest</td></tr> </table>	Aaa	Exceptional	Aa	Excellent	A	Good	Baa	Adequate	Ba	Questionable	B	Poor	Caa	Very Poor	Ca	Extremely Poor	C	Lowest				
Colonial Life	A 2 Good																																	
Unum Life	A 2 Good																																	
First Unum Life	A 2 Good																																	
Provident Life and Accident	A 2 Good																																	
Paul Revere Life	A 2 Good																																	
Aaa	Exceptional																																	
Aa	Excellent																																	
A	Good																																	
Baa	Adequate																																	
Ba	Questionable																																	
B	Poor																																	
Caa	Very Poor																																	
Ca	Extremely Poor																																	
C	Lowest																																	
<p><b>Standard &amp; Poor's</b></p> <table border="0"> <tr><td>Colonial Life</td><td>A Strong</td></tr> <tr><td>Unum Life</td><td>A Strong</td></tr> <tr><td>First Unum Life</td><td>A Strong</td></tr> <tr><td>Provident Life and Accident</td><td>A Strong</td></tr> <tr><td>Paul Revere Life</td><td>A Strong</td></tr> </table> <p><i>Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.</i></p>	Colonial Life	A Strong	Unum Life	A Strong	First Unum Life	A Strong	Provident Life and Accident	A Strong	Paul Revere Life	A Strong	<p>A Standard &amp; Poor's Insurer Financial Strength (IFS) rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms.</p>	<p><b>Standard &amp; Poor's Insurer Financial Strength Ratings</b></p> <p><b>Secure Ratings</b></p> <table border="0"> <tr><td>AAA</td><td>Extremely Strong</td></tr> <tr><td>AA</td><td>Very Strong</td></tr> <tr><td>A</td><td>Strong</td></tr> <tr><td>BBB</td><td>Good</td></tr> </table> <p><b>Vulnerable Ratings</b></p> <table border="0"> <tr><td>BB</td><td>Marginal</td></tr> <tr><td>B</td><td>Weak</td></tr> <tr><td>CCC</td><td>Very Weak</td></tr> <tr><td>CC</td><td>Extremely Weak</td></tr> <tr><td>R</td><td>Regulatory Supervision</td></tr> <tr><td>NR</td><td>Not Rated</td></tr> </table>	AAA	Extremely Strong	AA	Very Strong	A	Strong	BBB	Good	BB	Marginal	B	Weak	CCC	Very Weak	CC	Extremely Weak	R	Regulatory Supervision	NR	Not Rated		
Colonial Life	A Strong																																	
Unum Life	A Strong																																	
First Unum Life	A Strong																																	
Provident Life and Accident	A Strong																																	
Paul Revere Life	A Strong																																	
AAA	Extremely Strong																																	
AA	Very Strong																																	
A	Strong																																	
BBB	Good																																	
BB	Marginal																																	
B	Weak																																	
CCC	Very Weak																																	
CC	Extremely Weak																																	
R	Regulatory Supervision																																	
NR	Not Rated																																	
<p><b>Fitch</b></p> <table border="0"> <tr><td>Colonial Life</td><td>A Strong</td></tr> <tr><td>Unum Life</td><td>A Strong</td></tr> <tr><td>First Unum Life</td><td>A Strong</td></tr> <tr><td>Provident Life and Accident</td><td>A Strong</td></tr> <tr><td>Provident Life and Casualty</td><td>A Strong</td></tr> <tr><td>Paul Revere Life</td><td>A Strong</td></tr> </table> <p><i>Plus (+) or minus (-) may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the "AAA" category or to ratings below the "B" category.</i></p>	Colonial Life	A Strong	Unum Life	A Strong	First Unum Life	A Strong	Provident Life and Accident	A Strong	Provident Life and Casualty	A Strong	Paul Revere Life	A Strong	<p>A Fitch Insurer Financial Strength (IFS) rating provides an assessment of the financial strength of an insurance organization. The IFS Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, and reflects the ability of the insurer to meet these obligations on a timely basis.</p>	<p><b>Fitch Long-Term International IFS Ratings</b></p> <p><b>Secure Ratings</b></p> <table border="0"> <tr><td>AAA</td><td>Exceptionally Strong</td></tr> <tr><td>AA</td><td>Very Strong</td></tr> <tr><td>A</td><td>Strong</td></tr> <tr><td>BBB</td><td>Good</td></tr> </table> <p><b>Vulnerable Ratings</b></p> <table border="0"> <tr><td>BB</td><td>Moderately Weak</td></tr> <tr><td>B</td><td>Weak</td></tr> <tr><td>CCC</td><td>Very Weak</td></tr> <tr><td>CC</td><td>Extremely Weak</td></tr> <tr><td>C</td><td>Distressed</td></tr> </table>	AAA	Exceptionally Strong	AA	Very Strong	A	Strong	BBB	Good	BB	Moderately Weak	B	Weak	CCC	Very Weak	CC	Extremely Weak	C	Distressed		
Colonial Life	A Strong																																	
Unum Life	A Strong																																	
First Unum Life	A Strong																																	
Provident Life and Accident	A Strong																																	
Provident Life and Casualty	A Strong																																	
Paul Revere Life	A Strong																																	
AAA	Exceptionally Strong																																	
AA	Very Strong																																	
A	Strong																																	
BBB	Good																																	
BB	Moderately Weak																																	
B	Weak																																	
CCC	Very Weak																																	
CC	Extremely Weak																																	
C	Distressed																																	

<sup>4</sup> Industry ratings are not a warranty of an insurer's financial strength, current or future ability to meet its obligations to policyholders nor a recommendation of a specific policy form, contract, rate or claim practice. In addition, industry ratings do not address the suitability of a particular insurance policy or contract for a specific purpose or purchaser.

<sup>5</sup> Unum's primary subsidiaries are Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, The Paul Revere Life Insurance Company, Colonial Life & Accident Insurance Company, and First Unum Life Insurance Company.

## Strong investment portfolio

Colonial Life's investment program is characterized by a long-term view and prudent management of financial risk. The foremost requirement of Colonial Life's investment program is that the ability to meet policyholder commitments cannot be impaired by investment results. Therefore, we manage our assets in a manner that ensures we meet this basic responsibility during all economic conditions.

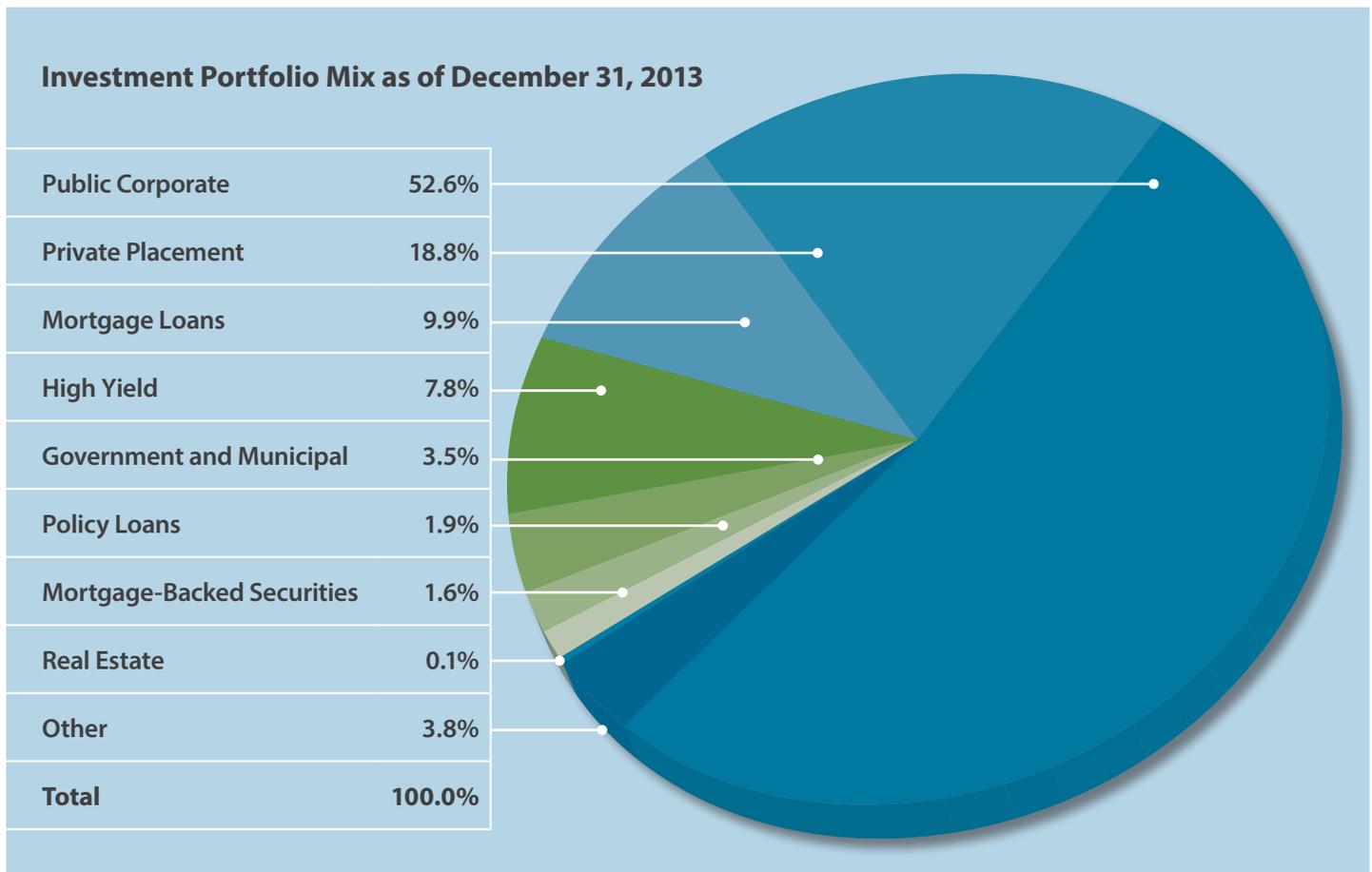
Colonial Life has a strong investment portfolio invested in diverse markets and securities, which reduces the effect of unexpected events on the total investment program.

Colonial Life's portfolio as of December 31, 2013, had limited exposure to potentially risky investments, such as commercial real estate and commercial mortgages.

- Approximately 84 percent invested in bonds.
- Less than 1 percent invested in real estate.
- Approximately 10 percent invested in commercial mortgages, consistent with the industry average.<sup>6</sup>

## Investment portfolio mix

Colonial Life's investments are positioned to support the long-term strength of the company and its strategy of sustainable growth.



<sup>6</sup> Source: A.M. Best Company year-end 2012 Best's Aggregates & Averages.

## Long-term profitable growth

A history of prudent investment strategies and financial integrity has enabled Colonial Life to sustain long-term growth to benefit policyholders. Our practice of investing in quality securities has resulted in a 16 percent average compound annual growth rate in statutory assets since the company was founded.

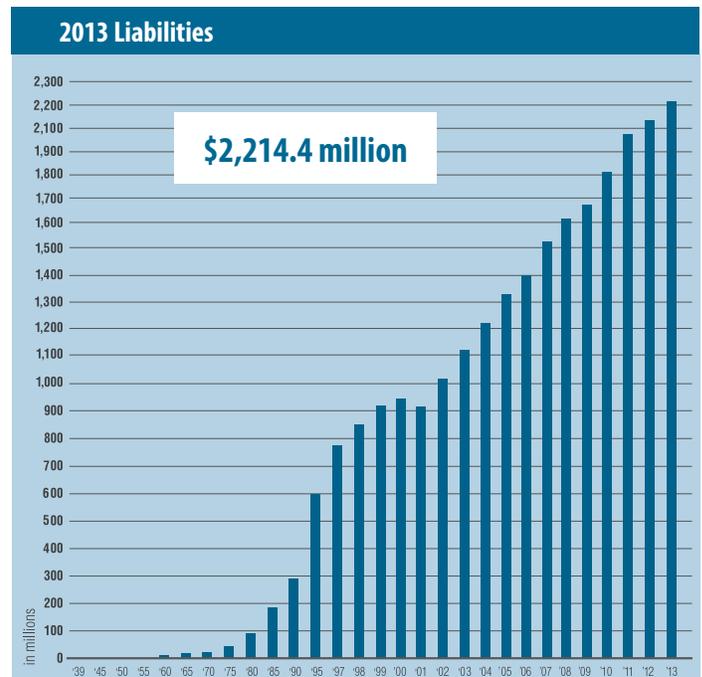
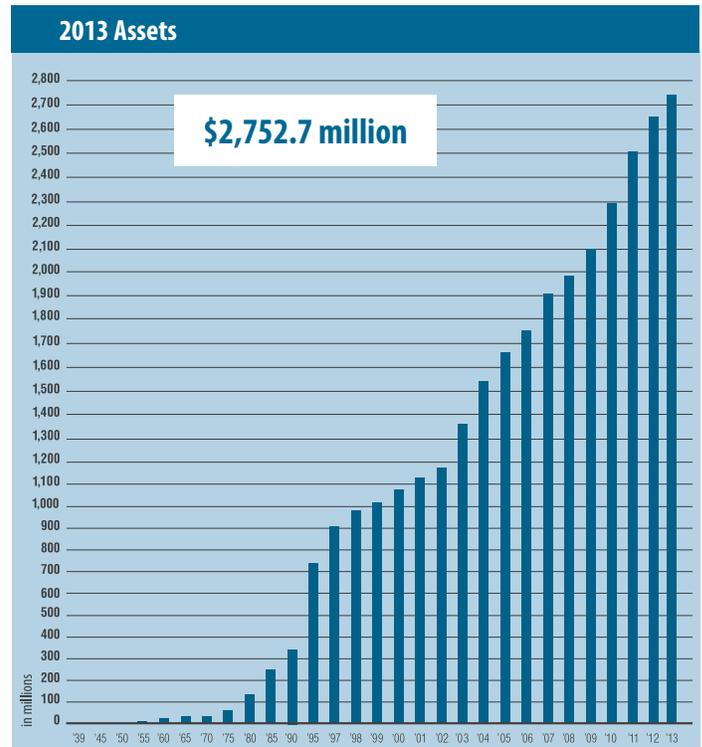
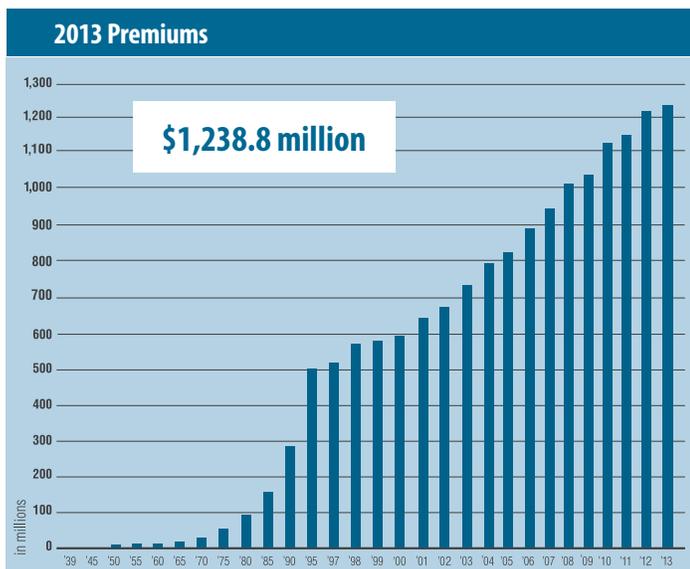
Assets and liabilities should be managed to complement one another to minimize balance sheet risk. Therefore, asset quality, as well as the effective management of assets and liabilities, are vital indicators of an insurance company's financial strength.

- Since 1939:
  - Statutory premiums have grown at an average compound annual growth rate of 14 percent.
  - Colonial Life's statutory assets have grown at an average compound annual growth rate of 16 percent.
  - Total statutory liabilities have grown at an average compound annual growth rate of 17 percent.
- Over the last 10 years, policyholder reserves, which are approximately 93 percent of liabilities, have grown at an average compound annual growth rate of 7 percent.

We are proud of our long-term record of consistent growth that helps guarantee our ability to meet current and future policyholder commitments.

## Count on Colonial Life

The quality of our investment portfolio and the strength of our balance sheet are important factors in our ability to sustain overall strength in the marketplace. We are committed to providing affordable insurance products that can help America's workers during challenging times.



## Group Disability

## Group Disability

---

Colonial Life's voluntary short-term disability insurance policy is a group plan that is sold via payroll deduction at the workplace. It insures your employee's paycheck by replacing a portion of your employee's income if he becomes disabled because of a covered accidental injury or covered sickness.

## Product Features

---

- **Guaranteed Issue** – Available for up to \$4,000 in monthly benefits for up to 60% of income. Additional monthly benefits up to \$7,500 are available.
- **Rates guaranteed** - for two years from the date of issue of the group policy.
- **Situs State** - In multi-state enrollments, benefit options and rates for multi-state companies are based on the state where the master application is signed.
- **Total disability and partial disability benefits** - Partial disability pays 50% of the total disability benefit and for up to 3 months.
- **Optional Employer-Selected Benefits** are available.
- **Renewability** - This policy is optionally renewable.
- **No integration** - There is no coordination of benefits at claim with other coverages. Benefits are paid regardless of benefits received from other sources. For benefit amounts over \$4,000 per month, offsetting occurs during the application process.
- **Level premiums** - Rates are based on issue age and are level, not step-rated.
- **Geographical Limitations (Worldwide Coverage)** – Geographical Limitations provision allows coverage for disabilities that occur outside the regularly covered geographical areas for up to 60 days.
- **Waiver of Premium** - available after 90 consecutive days of a covered disability.
- **Benefits are paid directly** to the insured unless they specify otherwise.
- **Coverage is portable** - An employee may continue this coverage if he changes jobs or leaves your company while the master policy is in force, with no evidence of insurability required.

## Available Plans

---

This policy offers two base Group Disability plan choices:

- Off-Job Accident / Off-Job Sickness Disability benefits
- On/Off-Job Accident and On/Off-Job Sickness Disability benefits

The employer also has the option of including:

- First Day Hospital Benefit (Waiver of Elimination Period for First Day of Hospital Confinement Benefit.)
- Psychiatric and Psychological Conditions Benefit (24 month lifetime maximum)

## Disability Benefits

As the employer, you can make several choices to tailor the plan design for your employees.

<b>Plan Structure</b>	<ul style="list-style-type: none"> <li>Off-Job Accident / Off-Job Sickness</li> <li>On/Off-Job Accident and On/Off-Job Sickness</li> </ul> <p>Please note that the on-job benefit is 50% of the off job benefit. The employer may choose to offer the Off-Job plan, the On/Off-Job plan or both plans in the account.</p>
<b>Monthly Benefit Amount</b>	<p>\$400 to \$7,500 (offered in \$100 increments)</p> <ul style="list-style-type: none"> <li>Up to 60% of income for coverage amounts from \$400 to \$6,500.</li> <li>Up to 40% of income for coverage amounts from \$6,600 - \$7,500.</li> </ul> <p>The employer may choose a lower maximum benefit amount and/or lower maximum income replacement.</p>
<b>Benefit Periods</b>	<ul style="list-style-type: none"> <li>3 months</li> <li>6 months</li> <li>12 months</li> <li>24 months</li> </ul> <p>The employer can choose a maximum of two benefit periods.</p>
<b>Elimination Periods</b>	<p>0/7, 7/7, 7/14, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, and 180/180</p> <p>Choice of elimination periods based on benefit periods selected. The employer may consider limiting the number of elimination period choices to best fit needs and for ease of enrollment.</p> <p>Elimination period means a period of total disability during which no benefits are payable. The first number represents accident elimination period /the second number represents sickness elimination period.</p> <p>If \$3,100 to \$7,500 in monthly benefits is selected, a 3, 6, 12 or 24 month benefit period with a 14/14, 30/30, 60/60, 90/90 or 180/180 elimination period is available.</p>

## Optional Employer-Selected Benefits

---

As the employer, you can also include optional benefits to tailor the plan design for your employees. If one or both optional employer benefits are selected then all Group Disability certificates in the account will include the benefit(s).

### Waiver of Elimination Period for First Day of Hospital Confinement Benefit (First Day Hospital)

This benefit waives the elimination period, or a portion of it, if the insured is hospitalized for a covered disability and he has an elimination period of 30 days or less.

- Disability benefits will begin on the earlier of the first day of hospital confinement or the first day after the elimination period.
- Elimination periods of greater than 30 days may be offered in the account, but those plans will not include this benefit.

### Psychiatric or Psychological Conditions Benefit (Mental and Nervous)

This benefit pays the monthly disability benefits when an insured is disabled due to a psychiatric or psychological condition.

- The Psychiatric or Psychological Conditions exclusion will be waived and is removed from the contract.
- The 3 month plan will provide benefits up to 3 months per occurrence for Psychiatric or Psychological Conditions. The 6, 12 and 24 month plans can provide benefits up to 6 months per occurrence for Psychiatric or Psychological Conditions.
- The lifetime cumulative maximum is 24 months of Psychiatric or Psychological Conditions benefits.

## Eligibility Requirements

---

- Offered to all permanent, benefit-eligible employees age 17-74 who work at least 20 hours per week on a regular basis. Employer may select a different minimum number of hours worked requirement (requires underwriting approval).
- The employee must be actively at work at the time of application.
- Seasonal and temporary employees are not eligible. Spouses and children are not eligible.

## Participation Requirements

---

To offer this plan, we require a minimum of 10 enrolled eligible employees. Certain underwriting levels have separate participation requirements. Accounts with more than 1,000 employees will require underwriting approval.

## Premium Information

---

- Issue age-banded, one risk class and unisex. Age bands of 17-49, 50-64 and 65-74.
- Premiums are based on the account's industry risk classification and optional employer benefits.
- Premiums rates are based on issue age and are level, not step-rated.
- Rates guaranteed for two years from the date of issue of the group policy.

## Definitions

---

**Total Disability:** means you are unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

**Partial Disability:** means you are unable to perform the material and substantial duties of your job for more than half of the normally scheduled hours per week; you are able to work at your job or any other job for no more than half of normally scheduled hours per week; your employer will allow you to work for no more than half of your normally scheduled hours per week; and you are under the regular and appropriate care of a doctor. To qualify for partial disability, total disability benefit must have been paid for 14 days immediately prior to being partially disabled. Partial disability pays 50% of the total disability benefit and for up to 3 months.

**Waiver of Premium Benefit:** After you have been totally disabled or qualify for partial disability benefits as the result of a covered accident or covered sickness for more than 90 consecutive days (while the certificate is in force), or after the elimination period shown in your certificate schedule (whichever is greater), we will waive the premium for as long as you remain disabled. The premium will be waived up to the maximum benefit period shown in your certificate schedule.

You must pay all premiums to keep the certificate and any attached riders in force until you have been totally disabled or qualify for partial disability benefits for 90 consecutive days while the certificate is in force, or for the elimination period shown on the certificate schedule, whichever is greater.

There is no limit to the number of times you can receive the Waiver of Premium benefit. This Waiver of Premium benefit does not apply to any period that you are totally or partially disabled due to an accident or sickness which is excluded by name or specific description in the certificate.

**Geographical Limitations (Worldwide Coverage):** If you become totally disabled as the result of a covered accident or a covered sickness while outside the covered geographical areas, the Geographical Limitations provision may allow us to provide benefits. You must be totally disabled longer than the elimination period, and the maximum benefit period for total disability and partial disability combined while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica. After the 60 day period, benefits will not be paid until you return to the covered geographical areas.

## What is Not Covered

---

**Pre-existing Condition:** means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice, or had taken medication within 12 months before the coverage effective date. If the insured becomes disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the pre-existing condition limitation period shown on the certificate schedule. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

### General Exclusions and Limitations:

- Alcoholism or Drug Addiction
- Felonies or Illegal Occupations
- Flying
- Giving Birth: Giving birth within the first nine months after the coverage effective date of the certificate as the result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness.
- Hazardous Avocations
- Intoxicants and Narcotics
- Pre-Existing Conditions
- Psychiatric or Psychological Conditions *(If employer optional benefit is selected, this exclusion will be removed.)*
- Racing
- Semi-professional or Professional Sports
- Suicide or Injuries Which You Intentionally Do to Yourself
- War or Armed Conflict

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description of benefits, limitations and exclusions, please refer to a sample policy, certificate or see your Colonial Life benefit counselor. This information is only intended for proposal use with employers.

## Group Disability Rates

Plan Structure: Off-Job Accident and Off-Job Sickness Coverage

Monthly Premiums below are per \$100 of Off-Job Monthly Benefit

Risk: Industry Rating AAA\*

Benefit Period: 3 MONTHS					
Elimination	0/7	7/7	7/14	0/14	14/14
<b>Ages:</b> 17-49	\$2.47	\$2.43	\$1.73	\$1.76	\$1.57
50-64	\$2.95	\$2.80	\$1.96	\$2.07	\$1.84
65-74	\$3.57	\$3.39	\$2.51	\$2.64	\$2.36

Benefit Period: 6 MONTHS							
Elimination	0/7	7/7	7/14	0/14	14/14	0/30	30/30
<b>Ages:</b> 17-49	\$3.13	\$3.07	\$2.33	\$2.38	\$2.14	\$1.67	\$1.35
50-64	\$4.30	\$4.05	\$2.80	\$2.97	\$2.70	\$2.38	\$2.07
65-74	\$5.59	\$5.27	\$3.73	\$3.96	\$3.60	\$3.05	\$2.64

Benefit Period: 12 MONTHS									
Elimination	0/7	7/7	7/14	0/14	14/14	0/30	30/30	60/60	90/90
<b>Ages:</b> 17-49	\$4.30	\$4.10	\$2.96	\$3.10	\$2.85	\$2.40	\$2.05	\$1.70	\$1.30
50-64	\$5.35	\$5.15	\$3.95	\$4.10	\$3.80	\$3.30	\$2.85	\$2.45	\$2.05
65-74	\$8.56	\$8.24	\$6.31	\$6.56	\$6.08	\$4.95	\$4.28	\$3.68	\$3.07

Benefit Period: 24 MONTHS										
Elimination	0/7	7/7	7/14	0/14	14/14	0/30	30/30	60/60	90/90	180/180
<b>Ages:</b> 17-49	\$5.80	\$5.50	\$3.98	\$4.20	\$3.80	\$3.10	\$2.70	\$2.40	\$1.65	\$1.05
50-64	\$8.55	\$8.30	\$6.21	\$6.40	\$5.75	\$4.65	\$4.15	\$3.85	\$3.00	\$2.45
65-74	\$14.87	\$14.43	\$10.80	\$11.13	\$10.00	\$8.09	\$7.22	\$6.70	\$5.22	\$4.26

\* Rates are based on the account's industry risk classification.

Premiums are reflective of the plan features described above.

Applicable to AL, AK, AZ, AR, DC, DE, GA, HI, IA, IL, IN, KS, LA, ME, MS, MO, NE, NM, NV, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY PS01668

*This information is only intended for proposal use with employers. 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.*

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

11/2013 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

## Group Disability Rates

**Plan Structure:** Off-Job Accident and Off-Job Sickness Coverage

**Additional Employer Options:**

- With Waiver of Elimination Period for First Day of Hospital Confinement Benefit

**Monthly Premiums below are per \$100 of Off-Job Monthly Benefit**

**Risk:** Industry Rating AAA\*

<b>Benefit Period: 3 MONTHS</b>					
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>
<b>Ages: 17-49</b>	\$2.87	\$2.84	\$2.20	\$2.24	\$2.09
50-64	\$3.43	\$3.27	\$2.59	\$2.64	\$2.45
65-74	\$4.15	\$3.96	\$3.30	\$3.36	\$3.14

<b>Benefit Period: 6 MONTHS</b>							
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>
<b>Ages: 17-49</b>	\$3.55	\$3.49	\$2.83	\$2.87	\$2.70	\$2.50	\$2.15
50-64	\$4.87	\$4.61	\$3.55	\$3.59	\$3.41	\$3.56	\$3.30
65-74	\$6.34	\$6.00	\$4.72	\$4.78	\$4.55	\$4.56	\$4.21

<b>Benefit Period: 12 MONTHS</b>									
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>
<b>Ages: 17-49</b>	\$4.71	\$4.58	\$3.61	\$3.64	\$3.51	\$3.33	\$3.05	\$1.70	\$1.30
50-64	\$5.86	\$5.75	\$4.79	\$4.82	\$4.68	\$4.58	\$4.24	\$2.45	\$2.05
65-74	\$9.38	\$9.20	\$7.65	\$7.71	\$7.48	\$6.87	\$6.37	\$3.68	\$3.07

<b>Benefit Period: 24 MONTHS</b>										
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>	<b>180/180</b>
<b>Ages: 17-49</b>	\$6.35	\$6.14	\$4.87	\$4.94	\$4.67	\$4.20	\$3.93	\$2.40	\$1.65	\$1.05
50-64	\$9.37	\$9.26	\$7.41	\$7.52	\$7.07	\$6.30	\$6.04	\$3.85	\$3.00	\$2.45
65-74	\$16.29	\$16.10	\$12.88	\$13.08	\$12.29	\$10.96	\$10.50	\$6.70	\$5.22	\$4.26

\* Rates are based on the account's industry risk classification.

Premiums are reflective of the plan features described above.

Applicable to AL, AK, AZ, AR, DC, DE, GA, HI, IA, IL, IN, KS, LA, ME, MS, MO, NE, NM, NV, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY PS01668

*This information is only intended for proposal use with employers. 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.*

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

11/2013 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

## Group Disability Rates

**Plan Structure:** Off-Job Accident and Off-Job Sickness Coverage

**Additional Employer Options:**

- With Psychiatric and Psychological Condition Benefit

**Monthly Premiums below are per \$100 of Off-Job Monthly Benefit**

**Risk:** Industry Rating AAA\*

<b>Benefit Period: 3 MONTHS</b>					
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>
<b>Ages: 17-49</b>	\$2.72	\$2.67	\$1.90	\$1.94	\$1.73
50-64	\$3.25	\$3.08	\$2.16	\$2.28	\$2.02
65-74	\$3.93	\$3.73	\$2.76	\$2.90	\$2.60

<b>Benefit Period: 6 MONTHS</b>							
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>
<b>Ages: 17-49</b>	\$3.44	\$3.38	\$2.56	\$2.62	\$2.35	\$1.84	\$1.49
50-64	\$4.73	\$4.46	\$3.08	\$3.27	\$2.97	\$2.62	\$2.28
65-74	\$6.15	\$5.80	\$4.10	\$4.36	\$3.96	\$3.36	\$2.90

<b>Benefit Period: 12 MONTHS</b>									
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>
<b>Ages: 17-49</b>	\$4.61	\$4.41	\$3.19	\$3.34	\$3.06	\$2.57	\$2.19	\$1.82	\$1.39
50-64	\$5.78	\$5.56	\$4.23	\$4.40	\$4.07	\$3.54	\$3.06	\$2.63	\$2.20
65-74	\$9.12	\$8.77	\$6.68	\$6.96	\$6.44	\$5.26	\$4.54	\$3.90	\$3.25

<b>Benefit Period: 24 MONTHS</b>										
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>	<b>180/180</b>
<b>Ages: 17-49</b>	\$6.11	\$5.81	\$4.21	\$4.44	\$4.01	\$3.27	\$2.84	\$2.52	\$1.73	\$1.10
50-64	\$8.98	\$8.71	\$6.49	\$6.70	\$6.02	\$4.89	\$4.36	\$4.04	\$3.15	\$2.57
65-74	\$15.43	\$14.96	\$11.17	\$11.53	\$10.36	\$8.40	\$7.48	\$6.94	\$5.41	\$4.42

\* Rates are based on the account's industry risk classification.

Premiums are reflective of the plan features described above.

Applicable to AL, AK, AZ, AR, DC, DE, GA, HI, IA, IL, IN, KS, LA, ME, MS, MO, NE, NM, NV, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY PS01668

*This information is only intended for proposal use with employers. 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.*

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

11/2013 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

## Group Disability Rates

**Plan Structure:** Off-Job Accident and Off-Job Sickness Coverage

**Additional Employer Options:**

- With Waiver of Elimination Period for First Day of Hospital Confinement Benefit
- With Psychiatric and Psychological Condition Benefit

**Monthly Premiums below are per \$100 of Off-Job Monthly Benefit**

**Risk:** Industry Rating AAA\*

<b>Benefit Period: 3 MONTHS</b>					
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>
<b>Ages: 17-49</b>	\$3.16	\$3.12	\$2.42	\$2.46	\$2.30
50-64	\$3.77	\$3.60	\$2.85	\$2.90	\$2.70
65-74	\$4.57	\$4.36	\$3.63	\$3.70	\$3.45

<b>Benefit Period: 6 MONTHS</b>							
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>
<b>Ages: 17-49</b>	\$3.91	\$3.84	\$3.11	\$3.16	\$2.97	\$2.75	\$2.36
50-64	\$5.36	\$5.07	\$3.91	\$3.95	\$3.75	\$3.92	\$3.63
65-74	\$6.97	\$6.60	\$5.19	\$5.26	\$5.01	\$5.02	\$4.63

<b>Benefit Period: 12 MONTHS</b>									
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>
<b>Ages: 17-49</b>	\$5.07	\$4.93	\$3.89	\$3.93	\$3.78	\$3.58	\$3.26	\$1.82	\$1.39
50-64	\$6.35	\$6.21	\$5.15	\$5.18	\$5.02	\$4.94	\$4.57	\$2.63	\$2.20
65-74	\$10.01	\$9.80	\$8.12	\$8.19	\$7.94	\$7.33	\$6.79	\$3.90	\$3.25

<b>Benefit Period: 24 MONTHS</b>										
<b>Elimination</b>	<b>0/7</b>	<b>7/7</b>	<b>7/14</b>	<b>0/14</b>	<b>14/14</b>	<b>0/30</b>	<b>30/30</b>	<b>60/60</b>	<b>90/90</b>	<b>180/180</b>
<b>Ages: 17-49</b>	\$6.71	\$6.49	\$5.15	\$5.23	\$4.94	\$4.45	\$4.14	\$2.52	\$1.73	\$1.10
50-64	\$9.86	\$9.72	\$7.77	\$7.88	\$7.41	\$6.66	\$6.37	\$4.04	\$3.15	\$2.57
65-74	\$16.92	\$16.70	\$13.35	\$13.56	\$12.75	\$11.42	\$10.92	\$6.94	\$5.41	\$4.42

\* Rates are based on the account's industry risk classification.

Premiums are reflective of the plan features described above.

Applicable to AL, AK, AZ, AR, DC, DE, GA, HI, IA, IL, IN, KS, LA, ME, MS, MO, NE, NM, NV, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY PS01668

*This information is only intended for proposal use with employers. 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.*

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

11/2013 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

## Group Disability Underwriting

---

### **Guaranteed Issue (GI)** *For accounts with 100+ eligible employees*

Guaranteed Issue allows employees to purchase Colonial Life Group Disability coverage without having to answer health questions.

- Colonial Life will issue coverage on a Guaranteed Issue basis during the initial enrollment if 15% participation is met, and for new hires who apply within 31 days after satisfying their eligibility period.
- Guaranteed Issue is available up to 60% of income for up to \$4,000 in monthly benefits.
- Short Term Disability is the primary product presented during your enrollment.
- No more than 3 Colonial Life insurance products are presented during your enrollment.
- Our benefit representatives will be provided access to your employees through individual enrollment sessions.
- Employees must be actively at work and there must be a defined enrollment period.
- For amounts in excess of the guaranteed issue limits, specifically when an employee applies for \$4,100 - \$7,500 in monthly benefits, guaranteed issue is not available and health questions will apply. If the applicant does not qualify for these higher benefit levels, we can guarantee issue a lower amount (up to 60% of income, up to \$4,000).
- Pre-existing conditions limitation may apply.

### **Post Enrollment Guaranteed Issue (PEGI)** *For accounts with 10+ eligible employees*

Post Enrollment Guaranteed Issue requires each applicant to answer eligibility and three health questions. If participation is met, then we will guarantee issue policy coverage to all applicants regardless of health. If participation is not met, eligibility and health question information will be evaluated based on underwriting guidelines.

- PEGI is up to 60% of income for up to \$4,000 in monthly benefits.
- Meet a greater of 10 enrolled lives or 10% participation requirement with our group short-term disability plan.
- Employees must be actively at work and there must be a defined enrollment period.
- If 10% of your employees participate during the initial enrollment, we will continue to offer Post Enrollment Guaranteed Issue to new hires.
- For amounts in excess of the post enrollment guaranteed issue limits, specifically when an employee applies for \$4,100 - \$7,500 in monthly benefits, guarantee issue is not available and additional health questions will apply. If the applicant does not qualify for these higher benefit levels, we can guarantee issue a lower amount (up to 60% of income, up to \$4,000) if the account meets the participation guideline.
- Pre-existing conditions limitation may apply.

### **Standard Issue (SI)** *For accounts with 10+ benefit eligible employees*

- Benefit amounts up to 60% of income for up to \$4,000 in monthly benefits. Each applicant will be asked eligibility and three health questions.
- Benefit amounts for \$4,100 - \$7,500 in monthly benefits, and additional health questions will apply.
- Pre-existing conditions limitation may apply.

## Group Accident

## Group Accident

---

Colonial Life's Group Accident insurance is an indemnity plan that provides employees and their families with hospital, doctor, accidental death and catastrophic accident benefits in the event of a covered accident. These benefits can help with the out-of-pocket medical and non-medical expenses associated with an accident.

## Product Features

---

- Composite Rates - Premiums are composite, which means all eligible applicants in an account have the same rate basis, regardless of risk class or age
- All coverage is Guaranteed Issue
- Employees can choose whether they want individual or family coverage
- Benefits are paid directly to the insured unless specified otherwise
- Benefits are paid in addition to other insurance your employees may have
- Benefit amounts are the same for employee, spouse and dependent children, with the exception of lower amounts for accidental death and catastrophic accident benefits for children
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company while the master policy is in force
- Coverage is available if a covered person is injured while traveling
- Coverage available for: Named Insured (Employee); Employee and Spouse; One-Parent Family (Employee and Dependent Children); Two-Parent Family (Employee, Spouse and Dependent Children)
- In multi-state enrollments, situs state rules apply for Group Accident

## Available Plans:

---

- Value Plan
- Plan 1
- Plan 2
- Plan 3

The employer can choose a maximum of two plans to offer their employees. However, the Value Plan and Plan 3 may not be offered together.

Either On/Off Job or Off-Job only accident coverage is available for the account based on employer choice.

The employer also has the option of including:

- Health Screening Benefit
- Hospital Confinement due to Covered Sickness



## Accident Coverage Benefits

Colonial Life pays these benefits once per covered person for each covered accident unless otherwise noted.

Accident Benefits	Value Plan	Plan 1	Plan 2	Plan 3
<b>Accident Emergency Treatment- 4 visits per person per calendar year</b> (Doctor's office, urgent care facility or emergency room)	\$50 per visit	\$75 per visit	\$125 per visit	\$125 per visit
<b>Accident Follow-Up Doctor Visit –</b> (Doctor's office, urgent care facility or emergency room)	\$50/visit 2 visits per covered accident; 8 visits per calendar year	\$50/visit 2 visits per covered accident; 8 visits per calendar year	\$50/visit 3 visits per covered accident; 12 visits per calendar year	\$50/visit 4 visits per covered accident; 16 visits per calendar year
<b>Accidental Death</b>	\$15,000 EE/SP; \$3,000 CH	\$20,000 EE/SP; \$4,000 CH	\$25,000 EE/SP; \$5,000 CH	\$50,000 EE/SP; \$10,000 CH
<b>Accidental Death: Common Carrier</b>	\$60,000 EE/SP; \$12,000 CH	\$80,000 EE/SP; \$16,000 CH	\$100,000 EE/SP; \$20,000 CH	\$200,000 EE/SP; \$40,000 CH
<b>Accidental Dismemberment: Loss of Finger/Toe Loss of Hand/Foot/Sight</b>	(1)\$300;(2+)\$600 (1)\$3,000;(2+)\$6,000	(1)\$450;(2+)\$900 (1)\$4,500;(2+)\$9,000	(1)\$750;(2+)\$1,500 (1)\$7,500;(2+)\$15,000	(1)\$1,500;(2+)\$3,000 (1)\$15,000;(2+)\$30,000
<b>Ambulance - Air</b>	\$500	\$1,000	\$1,500	\$2,000
<b>Ambulance - Ground</b>	\$50	\$100	\$200	\$400
<b>Appliances</b> (such as wheelchair, crutches)	\$25	\$50	\$100	\$200
<b>Blood/Plasma/Platelets</b>	\$150	\$300	\$300	\$500
<b>Burns</b> (based on size and degree)	2 <sup>nd</sup> Degree 36% of body: \$750 3 <sup>rd</sup> Degree 9sq”–18sq”: \$1,500 >18sq”–35sq”: \$3,000 Over 35 sq”: \$9,000	2 <sup>nd</sup> Degree 36% of body: \$750 3 <sup>rd</sup> Degree 9sq”–18sq”: \$1,500 >18sq”–35sq”: \$3,000 Over 35 sq”: \$9,000	2 <sup>nd</sup> Degree 36% of body: \$1,000 3 <sup>rd</sup> Degree 9sq”–18sq”: \$2,000 >18sq”–35sq”: \$4,000 Over 35 sq”: \$12,000	2 <sup>nd</sup> Degree 36% of body: \$1,500 3 <sup>rd</sup> Degree 9sq”–18sq”: \$3,000 >18sq”–35sq”: \$6,000 Over 35 sq”: \$18,000
<b>Burns - Skin Graft</b>	50% of burn benefit	50% of burn benefit	50% of burn benefit	50% of burn benefit
<b>Catastrophic Accident</b> (For severe injuries that result in the total and irrevocable: 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 sight of both eyes; loss of hearing of both ears; loss of the ability to speak.) 365-day elimination period	\$25,000 EE/SP; \$12,500 CH	\$25,000 EE/SP; \$12,500 CH	\$50,000 EE/SP; \$25,000 CH	\$75,000 EE/SP; \$37,500 CH
<b>Coma</b> (duration of at least 14 consecutive days)	\$5,000	\$5,000	\$10,000	\$20,000
<b>Concussion</b>	\$100	\$100	\$150	\$200
<b>Dislocation</b> (Based on joint and if repaired by open or closed reduction)	\$60 - \$2,400	\$90 - \$3,600	\$150 - \$6,000	\$200 - \$8,000
<b>Emergency Dental Work</b>	\$75 (crown, implant or denture) or \$25 (extraction)	\$150 (crown, implant or denture) or \$50 (extraction)	\$300 (crown, implant or denture) or \$100 (extraction)	\$600 (crown, implant or denture) or \$200 (extraction)

Applicable to AL, AZ, HI, LA, MS, NE, RI, SC, WI, WV

PS01613

This information is only intended for proposal use with employers.

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

06/2014 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

Accident Benefits	Value Plan	Plan 1	Plan 2	Plan 3
<b>Eye Injury</b>	\$100	\$200	\$300	\$400
<b>Fracture</b> (Based on bone and if repaired by open or closed reduction)	\$60 - \$3,000	\$90 - \$4,500	\$150 - \$7,500	\$200 - \$10,000
<b>Hospital Admission</b> <sup>1</sup>	\$500	\$500	\$1,000	\$1,500
<b>Hospital Confinement</b> <sup>2</sup>	\$100/day, up to 365 days	\$100/day, up to 365 days	\$200/day, up to 365 days	\$300/day, up to 365 days
<b>Hospital Confinement Due to Covered Sickness benefit</b> (Optional Benefit)	\$100/day, max 30 days			
<b>Hospital ICU Admission</b> <sup>1</sup>	\$500	\$750	\$1,500	\$2,500
<b>Hospital ICU Confinement</b> <sup>2</sup>	\$200/day, up to 15 days	\$200/day, up to 15 days	\$400/day, up to 15 days	\$600/day, up to 15 days
<b>Rehabilitation Unit Confinement</b> <sup>3</sup>	\$25/day, up to 15 days per covered accident, and up to 30 days per calendar year	\$50/day, up to 15 days per covered accident, and up to 30 days per calendar year	\$100/day, up to 15 days per covered accident, and up to 30 days per calendar year	\$150/day, up to 15 days per covered accident, and up to 30 days per calendar year
<b>Knee Cartilage - Torn</b>	\$250	\$500	\$500	\$1,250
<b>Laceration</b> (based on size and repair)	No Stitches: \$25 With stitches less than 2": \$75 2'-6": \$300 greater than 6": \$600	No Stitches: \$25 With stitches less than 2": \$75 2'-6": \$300 greater than 6": \$600	No Stitches: \$25 With stitches less than 2": \$75 2'-6": \$300 greater than 6": \$600	No Stitches: \$50 With stitches less than 2": \$150 2'-6": \$600 greater than 6": \$1,200
<b>Lodging (Companion)</b> (per day up to 30 days)	\$50	\$100	\$150	\$200
<b>Medical Imaging Study</b> (Limit one per covered person per calendar year)	\$50	\$100	\$150	\$400
<b>Pain Management</b> (Epidural Anesthesia)	\$50	\$50	\$100	\$150
<b>Prosthetic Device/Artificial Limb</b>	\$250 (1); \$500 (2+)	\$500 (1); \$1,000 (2+)	\$500 (1); \$1,000 (2+)	\$1,000 (1); \$2,000 (2+)
<b>Ruptured Disc with Surgical Repair</b>	\$200	\$500	\$500	\$1,200
<b>Surgery- Cranial, Open Abdominal, Thoracic</b>	\$500	\$1,000	\$1,500	\$2,000
<b>Surgery- Hernia</b>	\$50	\$100	\$200	\$250
<b>Surgery – Exploratory and Arthroscopic</b>	\$100	\$100	\$150	\$250
<b>Tendon/Ligament/Rotator Cuff</b>	\$200(1); \$300(2+)	\$500(1); \$750(2+)	\$500(1); \$750(2+)	\$1,200(1); \$1,800(2+)
<b>Therapy - Occupational and Physical Therapy</b> (per day, up to 10 days)	\$10	\$15	\$25	\$40
<b>Transportation</b> (per trip, up to 3 trips per accident)	\$200	\$400	\$500	\$600
<b>X-Ray Benefit</b>	\$10	\$20	\$30	\$50

<sup>1</sup>We will not pay the hospital admission benefit and the hospital ICU admission benefit for the same covered accident simultaneously.

<sup>2</sup>We will not pay the hospital confinement benefit and the hospital ICU confinement benefit simultaneously.

<sup>3</sup>We will not pay the hospital confinement benefit and the rehabilitation unit confinement benefit simultaneously.

## Optional Employer-Selected Benefits

---

### Health Screening Benefit

The employer chooses whether to offer the Group Accident plan with the Health Screening benefit. Only one health screening benefit amount per plan, per account may be chosen by the employer.

- Available amounts: \$25, \$50 or \$100
- Payable once per calendar year per covered person
- 30-day waiting period

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

### Hospital Confinement due to Covered Sickness

The employer chooses whether to offer the Group Accident plan with Hospital Confinement due to Covered Sickness.

- Pays \$100 per day if an insured is confined in a hospital because of a covered sickness
- Pays benefits for up to 30 days per confinement
- 12/12 Pre-existing Condition Limitation applies

## Eligibility Requirements

---

- Issue ages are 17+ for both employee and spouse
- The employee is actively working at least 15 hours per week
- The employee must be actively at work at the time of application
- Dependent children (as defined in the certificate)

## Participation Requirement

---

To offer this plan, we require a minimum of 10 enrolled eligible employees.

## Definitions

---

**Pre-existing Condition** means a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

After the certificate has been in force for 12 months from the coverage effective date, we will pay benefits for any pre-existing condition not otherwise excluded by name or specific description if the covered confinement began more than 12 months after the coverage effective date of the certificate.

*Pre-existing Conditions apply to the Hospital Confinement due to Covered Sickness benefit only.*

## What is Not Covered

---

**Accident Coverage Plans** will not provide benefits for losses that are caused by, contributed to by or occur as a result of a covered person's:

- Hazardous avocations
- Felonies or illegal occupations
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- 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
- Intoxicants and narcotics

In addition to the base plan exclusions listed above, the **Hospital Confinement due to Covered Sickness benefit** will not provide benefits for losses that are caused by, contributed to by or occurs as a result of a covered person's:

- Accidental Injuries
- Alcoholism or Drug Addiction
- Dental Care
- Elective Procedures
- Pre-Existing Condition
- Psychiatric or Psychological Conditions
- War or Armed Conflict
- Well Baby Care Exclusion
- Giving Birth Limitation. We will not pay benefits for hospital confinement due to any covered person giving birth within the first nine (9) months after the coverage effective date as a result of a normal pregnancy

## Underwriting Guidelines

---

### Guaranteed Issue

- Available during all enrollments and for new hires during the new hire eligibility period
- All coverage is Guaranteed Issue so there are no health questions
- The Pre-existing Condition Limitation only applies to Hospital Confinement due to Covered Sickness

## Premium Information

- Premiums are composite for all ages, with specific issue ages
- Named Insured (Employee); Employee and Spouse; One-Parent Family (Employee and Dependent Children); Two-Parent Family (Employee, Spouse and Dependent Children)

<b>Sample Monthly Premiums</b>				
<b>Sample Plan Design</b>	<b>Value Plan</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<u>Employee Only - On/Off Job Coverage</u> <i>Only</i>	\$6.92	\$9.67	\$14.93	\$23.69
<u>Employee Only - On/Off Job Coverage</u> <i>with \$50 Health Screening benefit</i>	\$9.52	\$12.27	\$17.53	\$26.29
<u>Employee Only - On/Off Job Coverage</u> <i>with Hospital Confinement due to Covered Sickness</i>	\$9.92	\$12.67	\$17.93	\$26.69
<u>Employee Only - On/Off Job Coverage</u> <i>with \$50 Health Screening benefit and Hospital Confinement due to Covered Sickness</i>	\$12.52	\$15.27	\$20.53	\$29.29

## **Benefits Communication and Engagement**



## Simplify your benefits communication and education



Enrollment should be more than just filling out a benefits form. At Colonial Life, we use the enrollment process to educate your employees and ensure they're getting the financial protection that best fits their personal situations.

### End-to-end service for your benefit needs

At no direct cost to you, we can provide customized benefits communication and education with full-service, end-to-end enrollment. Your employees will be better informed, which typically makes them more appreciative and more loyal to your business.

Our benefits communication and education system follows these proven steps:

- **Customize**
- **Communicate**
- **Educate**
- **Enroll**
- **Measure and share**

With health care reform changes in effect, the need for benefits communication and education is greater than ever. We can communicate the key changes to your employees and explain their options.

# Customize

Our customized communications will provide all the benefits information your employees need.

## Pre-enrollment communications

Educate your employees about all of your benefit offerings with communications that:

- Inform them about their upcoming enrollment and promote their participation.
- Communicate as much as you want about all of your benefits, including medical plans, health care changes and wellness programs.

## Group meetings

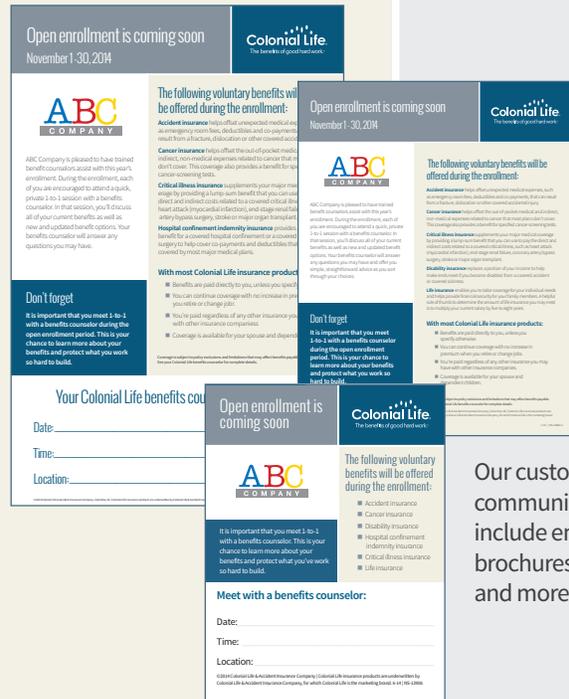
Group meetings will help your employees know what they can expect during enrollment. During these meetings, we'll:

- Provide background on your benefits program.
- Highlight significant changes.
- Introduce new offerings.
- Prepare employees for their enrollment decisions.

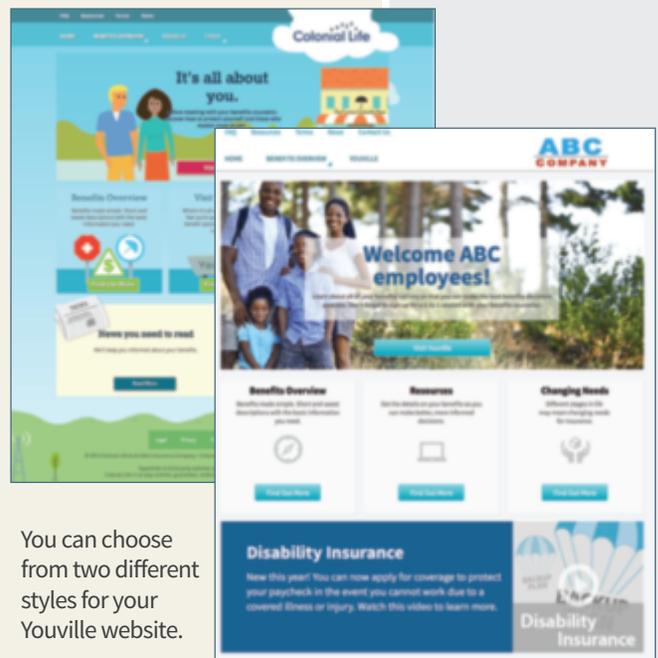
## Youville – our benefits learning center

Why pay to have a benefits learning website constructed when you can have this site at no direct cost to you? Our Youville sites are available to accounts with 50 or more employees. These websites provide:

- Personalized benefit recommendations.
- Simple explanations of insurance terms.
- Benefits guidance for changing needs and different life stages.
- Retirement advice.



Our customized communications include emails, brochures, websites and more.



You can choose from two different styles for your Youville website.

# Communicate and educate

## Personalized 1-to-1 enrollment sessions

Our highly trained benefit counselors will meet 1-to-1 with your employees to review their personal benefit situations, help them make informed benefit decisions, and enroll them in their selections.

Our benefit counselors will:

- Review all available benefits you wish to highlight.
- Discuss any wellness benefits you offer and why they're important.
- Educate your employees about benefit costs and how much you contribute.
- Verify employee and dependent information — which we can share with you to keep your records current.

# Enroll

We'll work with you before, during and after enrollment to provide the communication tools you and your employees need.

Benefit	Monthly Employer Cost	Monthly Employee Cost	Annual Total
Health	\$100.00	\$50.00	\$1,800.00
Dental	\$20.00	\$10.00	\$360.00
Vision	\$10.00	\$5.00	\$180.00
Life Insurance	\$5.00	\$0.00	\$90.00
Retirement	\$10.00	\$0.00	\$1,800.00
<b>Total Compensation</b>	<b>\$135.00</b>	<b>\$65.00</b>	<b>\$2,700.00</b>

### Benefits statement

A personalized benefits statement allows employees to see the true value of their overall benefits package and how much you contribute.

Category	Amount
Gross Pay	\$1,000.00
Federal Income Tax	\$100.00
State Income Tax	\$50.00
Social Security	\$62.00
Medicare	\$31.00
Health Insurance	\$150.00
Dental Insurance	\$30.00
Vision Insurance	\$15.00
Life Insurance	\$5.00
Retirement	\$10.00
<b>Net Pay</b>	<b>\$750.00</b>

### Paycheck illustration

This illustration outlines the employees' benefit selections and how each affects their paycheck, so there are no surprises when the first deductions are made.

Benefit	Selection	Monthly Employer Cost	Monthly Employee Cost
Health	Selected	\$100.00	\$50.00
Dental	Selected	\$20.00	\$10.00
Vision	Selected	\$10.00	\$5.00
Life Insurance	Selected	\$5.00	\$0.00
Retirement	Selected	\$10.00	\$0.00

### Election form

The election form allows the employee to confirm his or her benefit choices, so you have a detailed accounting of each employee's selections for your records.

# Measure and share

After enrollment, we survey your employees to measure their satisfaction and gauge increased benefits understanding. Our report card summarizes these results for you to ensure a quality experience.



## So, how'd it go?

**This is your opportunity to sound off and let us know if we did a good job.**

1. Visit [ColonialLife.com/RateUs](http://ColonialLife.com/RateUs).
2. Enter \_\_\_\_\_ when asked for your benefit counselor's number, then \_\_\_\_\_ when asked for your company number.
3. Take a quick survey about your 1-to-1 counseling session.

**Colonial Life**  
The benefits of good hard work.

6-14 | 101384-BL

# Don't just enroll your employees

Give your employees the benefits information they need without the expense or hassle. We can help simplify your enrollment process and help your employees get more out of their benefits.

**Talk with your benefits representative to learn more about how we can help simplify your benefits communication and education.**

## Enrollment Solutions



**Colonial Life**  
The benefits of good hard work.®



# Streamline your enrollment

## Discover customized solutions for you and your employees.

The more complex benefits become, the more complex the enrollment. But it doesn't have to be that way. At no direct cost to you, we'll work with you to determine which of our flexible enrollment options best suit your business needs, and provide a simple, seamless enrollment experience for you and your employees.

## Personal enrollment options

Most employees will tell you that benefits education works best face-to-face, which is why we suggest a face-to-face benefits consultation as part of enrollment. Our 1-to-1 meetings offer the most employee engagement and the best opportunity to help your employees understand and appreciate the benefits you provide. Our highly trained, professional benefit counselors meet with employees individually, reviewing their personal benefits situation.

## Alternative solutions

When 1-to-1 isn't feasible, we have alternative solutions to provide consistent communication and enrollment:

### 1-to-1 call center enrollments

Employees speak with a benefits counselor over the phone, so we can walk them through their benefit options and the enrollment process.

### 1-to-1 co-browsing enrollments

Conducted over the phone and web with a benefits counselor, this option helps employees understand their benefit options and enroll in their choices.

### Web-based self-enrollments

Employees can enroll via our website with communications that clearly outline each step.

### Express Enroll

Employees can sign up for specific product offerings using personalized pre-printed enrollment forms during a standard group meeting or simple paper enrollment process (for accounts with 50-500 employees).

## Integration capabilities

If your enrollment system needs are more robust, we can supplement our Harmony® enrollment capabilities to work with a wide range of benefits administration and human resource systems, for fully seamless enrollment and administration services.

We can currently connect to a growing list of systems:

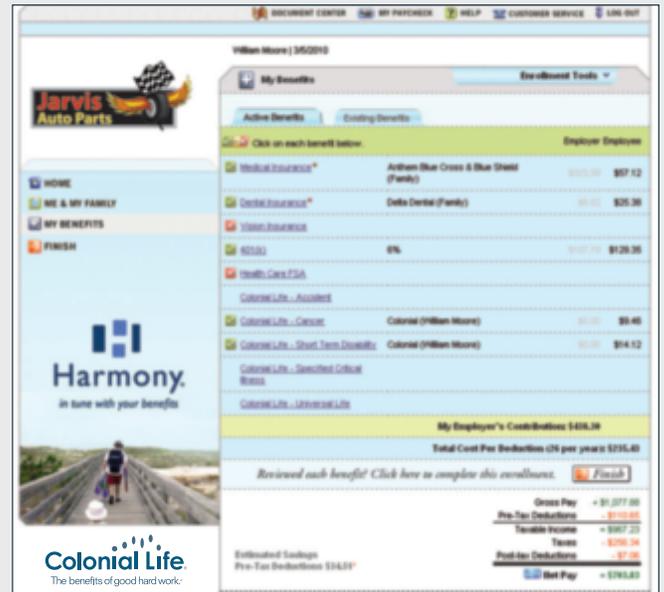
- benefitbay™
- Employee Navigator
- benefitsCONNECT
- ENDCO
- BenefitDirect
- InfinityHR
- BenefitElect
- PlanSource
- BenefitFocus
- Premier Enroll
- BeneTrac
- Selerix
- Businessolver
- Unity
- Common Census

By working together, we can provide you complete benefit services, such as life event change documentation, perpetual enrollment, 24/7 access, broader enrollment support, carrier feeds and more.

## Enrollment Services

While the methods may vary, you can count on our enrollment solutions to provide you with:

- **Consistent benefits enrollment communications** – Rely on our consistent communication regardless of each employee's location, shift or enrollment method.
- **Daily enrollment reporting** – Stay up to date on which employees have enrolled and what they have chosen.
- **Data security** – Keep your employee and election data secure with our proper safeguards.
- **Dependent review** – Determine which employees and dependents are eligible to receive benefits to help you trim unnecessary expenses.



*Our easy-to-use Harmony enrollment system works online or offline and guides employees through the enrollment process, including showing them the payroll deductions they can expect.*

## After the enrollment

Our services don't end when the enrollment is complete. We can help alleviate your day-to-day burdens with:

- Custom payroll and core files that can integrate into your payroll system.
- Updated contact information on your employees.
- A summary of your employees' enrollment elections.
- A survey to gauge your employees' satisfaction with our communications and enrollment process.
- Online administrative functions so you can view, reconcile and pay your Colonial Life bill online.

ColonialLife.com

Benefits are complicated, but your enrollment shouldn't be. Talk with your Colonial Life benefits representative about how our flexible enrollment solutions can help – before, during and after the enrollment.

## Case Studies

## Solution Spotlight

# Turn-key Enrollment Capabilities and Benefits Communication and Education

**Client:** Refinery

**Location:** Philadelphia, PA

**Benefit Eligible Employees:** 900+

### The Challenge:

Following a large-scale buyout, a refinery's new ownership needed to design and enroll a completely new benefits package in less than three months. High on their priority list was making sure employees were well-informed and treated like an important part of the company's future during the transition. They also wanted employees to understand their commitment to offering a rich benefits package similar to what employees had with the previous owner.

### The Solution:

The newly hired Vice President of Human Resources had previous experience working with Colonial Life. He knew their enrollment and service capabilities could help them get the challenging job done, and he worked with the broker to determine the most effective strategy. The refinery qualified for Colonial Life's Triple Advantage offer, giving the account select voluntary products on a guaranteed-issue basis. Even though the refinery's core benefits plan was rich, three voluntary plans were selected to supplement the package, giving employees the opportunity to purchase additional financial protection. The broker and Colonial Life:

- Engaged employees through various pre-enrollment communications to help them feel more connected to their benefits enrollment and better understand changes they were experiencing related to the buyout.
- Executed a multi-option core and voluntary enrollment for 900+ employees in 13 days.
- Communicated and enrolled benefits in mandatory 1-to-1 counseling sessions, led by six Colonial Life benefit counselors.
- Gave employees benefit statements to illustrate the value of the new benefits package.

### The Result:

Colonial Life's ability to serve as an extension of the refinery's human resources team helped give the refinery and broker the additional manpower needed to execute the enrollment within significant time constraints.

- Colonial Life enrolled more than \$20 million in core benefits and provided data return files to carriers and the company's payroll function to ease administrative burdens.
- More than \$250,000 in Colonial Life voluntary premium was written, with 45% of employees purchasing at least one policy. This is notable, considering voluntary expectations were low based on the rich nature of the core package.
- Core enrollment, benefits communication and education services and carrier feeds valued at more than \$85,000 were provided at no direct cost to the refinery.
- More than 900 employees met with a benefits counselor to learn more about their benefits (core, voluntary and retirement) and enroll. In addition, refinery ownership took advantage of these touch points as an opportunity for Colonial Life to help them communicate how valuable employees were to them.
- The refinery continues to use Colonial Life as an extension of its team, using the company's call center to enroll weekly new hires.

  
The benefits of good hard work.®

ColonialLife.com

© 2014 Colonial Life & Accident Insurance Company  
Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

