



2025 COLONIAL LIFE NY BENEFIT GUIDE

(NEW YORK EMPLOYEES)



Learn more about the benefits available to all New York employees with Colonial Life.

- **New Group Disability insurance**
- **Whole Life insurance** (with optional LTC Rider)
- **Group Accident insurance**
- **Group Critical Care with Cancer insurance**
- **Group Hospital Confinement insurance**

Complimentary plans:

- **WellCard Savings Plan**

SCAN TO DOWNLOAD



FOR MORE INFORMATION OR TO ENROLL:

Morgan Lade- Call/Text: 856-242-0292
Taylor Maciow- Call/Text: 856-242-0293
Melissa Binder- Call/Text: 609-471-6273

Welcome to your supplemental benefits with Colonial Life



Protecting Yourself and Your Loved Ones with Supplemental Insurance with Colonial Life.

Unexpected accidents or illnesses can happen at any time and can significantly impact your finances. Fortunately, Colonial Life can help you prepare for such situations.

By offering benefits that complement your current insurance, Colonial Life helps pay for expenses like deductibles, copayments, and missed work days – expenses that can be overwhelming during tough times. Here are some of the benefits your company offers:

- **Disability insurance**
- **Whole Life insurance**
- **Accident insurance**
- **Group Critical Illness with Cancer insurance**
- **Group Hospital Confinement insurance**

All employees are also eligible to enroll in complimentary benefits, such as:

- **WellCard Savings Plan** – enjoy discounts on travel, entertainment, prescription drugs, vision, dental, and even veterinary services – available 24/7!

Why Colonial Life?

- You are not required to participate in any other company benefit to enroll.
- Coverage is available for your spouse and dependent children with most plans.
- Premiums will not increase once your coverage is issued.
- Keep your coverage with most plans at the same cost when you leave or retire.
- Benefits are paid directly to you, tax-free, regardless of your actual expenses.

THIS GUIDE INCLUDES AND SUMMARY OF BENEFITS AND PREMIUMS FOR NY EMPLOYEE ONLY. PLEASE REFER TO YOUR STATE SPECIFIC GUIDE FOR DETAILS ON THE PLANS AVAILABLE IN OTHER STATES.

The information contained in this booklet is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. If there are differences between the information in the booklet and the contract, the contract will govern.

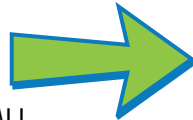
What do you need to do?

SPEAK WITH YOUR BENEFITS COUNSELOR Enrolling in our program is easy!

- Enroll on the phone or on-site during open enrollment with your benefits counselor

SCAN THE QR CODE

FOR MORE INFORMATION OR TO SCHEDULE A PHONE CALL



FOR ASSISTANCE SCHEDULING, PLEASE CONTACT YOUR BENEFITS COUNSELORS:

Morgan Lade

Call/Text: 856-242-0292

Email: morgan@colonialnj.com

Taylor Maciow

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IMPORTANT REMINDER FOR CURRENT POLICYHOLDERS:

Colonial Life policies automatically renew at the same cost and benefit. It is important to speak with your benefits counselor annually during open enrollment to update your policies due to:

- Salary increases
- Changes to family status
- Upgrade to new enhanced plans



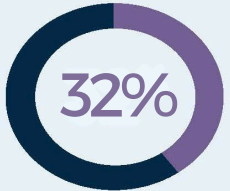
Short-Term Disability Insurance

Protect your most valuable asset,
your paycheck!



Colonial Life's disability insurance is customized based on your individual needs and budget. This plan can provide a tax-free benefit to replace your income if you are unable to work due a disability.

SUPPLEMENTS NY STATE DISABILITY
Maximum benefit: 50% of weekly income
Maximum benefit of \$170 per week



32% of Americans said they can't pay an unexpected \$400 bill without taking out a loan or selling something.²

NY Employees- This plan is customized to protect the income not covered by the NY State disability plan. Choose a benefit up to 60% of your monthly income to protect your full paycheck!

AA Risk Class

AVAILABLE OPTIONS*

Monthly Benefits:	\$400-\$6,500 (60% of income- all states except NJ)
Elimination Periods:	14 days (Accident & Sickness)
Benefit Periods:	6 Months

Speak to your benefits counselor to customize a plan based on your individual needs and budget.



Endowment at Age 100 Insurance

You can't predict your family's future, but you can be prepared for it.

Help give your family more peace of mind and coverage for final expenses with endowment life insurance.

What is endowment life insurance?

Endowment life insurance can help provide lifelong financial protection for you and those who depend on you.

Endowment life insurance offers a guaranteed death benefit as long as premiums are paid, 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. (The loan should be repaid to protect the policy's value.)

Premiums don't increase as you get older, and once you start coverage, you can keep it for the life of the policy, even if your health changes later, as long as premiums are paid.

What are the advantages?

- 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 coverage (3 times) – without health questions
- If you are diagnosed with a terminal illness, you can be advanced up to 75% of the death benefit- **Accelerated Death Benefit**.
- An immediate \$3,000 advance claim payment is available.

Life insurance with the guarantees you and your family need:

- **GUARANTEED** Lifetime Protection
- **GUARANTEED** premiums that will never increase
- **GUARANTEED** cash value accumulation
- **GUARANTEED** death benefit that will not decrease with age
- **GUARANTEED** issue- enroll with no health questions up to the face amounts listed below:

Ages 18-50- up to **\$200,000**

Ages 51-79- up to a **\$75,000**



Long-Term Care optional rider

Provides a monthly benefit if you are unable to perform at least two of the six ADL's.

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



How much could an accident or sickness cost you?



MJHS 2025 HEALTH INSURANCE PLAN SUMMARY

MJHS offers Platinum Level plans for you!



Plan Benefits	Open Access Plus		
	In-Network Only	In-Network	Out-of-Network**
Annual Deductible Individual / Family	\$100 / \$300	\$100 / \$300	\$2,000/\$4,000
Out-of-Pocket Maximum	\$4,000/\$8,000	\$3,500 / \$7,000	\$10,000 \$20,000
Preventive Care Adult Preventive Care Well-Child Care	No charge No charge	No charge No charge	Cigna Pays: 70% coinsurance after deductible 70% coinsurance after deductible.
Outpatient Care Primary care office visits Specialist office visits Outpatient facility surgery	\$25 copay CCD*: \$40 copay Non-CCD: \$50 copay \$300 copay	\$25 copay CCD*: \$40 copay Non-CCD: \$50 copay \$300 copay	Cigna Pays: 70% coinsurance after deductible 70% coinsurance after deductible 70% coinsurance after deductible
Telehealth (through MDLIVE)	\$0 copay	\$0 copay	Not covered
Outpatient Lab Initial visit, and all subsequent visits	Not subject to deductible	Not subject to deductible	Cigna Pays: 70% coinsurance after deductible.
Outpatient X-Ray Initial visit, and all subsequent visits	Deductible***	Deductible***	Cigna Pays: 70% coinsurance after deductible
Hospital Care	\$350 copay per admission	\$350 copay per admission	Cigna Pays: 70% coinsurance after deductible
Emergency Care Ambulance when medically necessary	Deductible***	Deductible***	Deductible***
Emergency Care At hospital emergency room	\$300 copay, waived if admitted	\$300 copay, waived if admitted	\$300 copay, waived if admitted
Urgent Care Services	\$40 copay	\$40 copay	\$40 Copay
Mental Health Inpatient Outpatient	\$350 copay per admission \$25 copay per visit	\$350 copay per admission \$25 copay per visit	Cigna Pays: 70% coinsurance after deductible. 70% coinsurance after deductible
Durable Medical Equipment	Deductible***	Deductible***	Cigna Pays: 70% coinsurance after deductible

Even with great health insurance, you could spend:

IN-NETWORK
\$3,500- \$4,000
 (Individual)
\$7,000- \$8,000
 (Family)

Colonial Life can pay YOU!
 To help pay expenses that are not covered by your current benefits to ensure you are fully protected.

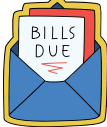
- Deductibles
- Co-payments
- Missed time from work

Protect Yourself from Unexpected Medical Costs with Colonial Life

It's no secret that unexpected accidents, illnesses, or serious medical conditions can be financially devastating. Even with the Platinum health plan MJHS offers, you could spend up to **\$3,500- \$4,000** as an individual and up to **\$7,000- \$8,000** as a family (in-network).

Fortunately, Colonial Life offers a range of insurance plans to help cover the costs of these unforeseen circumstances. Our plans include:

- Accident insurance
- Critical Illness with Cancer insurance
- Hospital Confinement insurance



Colonial Life can help you focus on what's important, your care and recovery and not how you're going to pay your expenses if something unexpected happens.



Health Screening Benefits

Included with the following plans in NY:

- **Critical Illness**\$50
- **Hospital Confinement**\$50

**per covered person, per calendar year.*



Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person. AFTER 30 DAY WAITING PERIOD.

CANCER WELLNESS TESTS

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography³
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep® Pap test⁴
- Virtual colonoscopy

HEALTH SCREENING TESTS

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- **Serum cholesterol test for HDL and LDL levels**
- **Stress test on a bicycle or treadmill**

Part two: Cancer wellness – additional invasive diagnostic test or surgical procedure- **included with Cancer Assist plan only**

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in part one. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.



To encourage early detection, many of our supplemental health insurance plans offer benefits for wellness and health screening tests.



File online at:
www.coloniallife.com

Login and choose "file a claim".
No need to wait for a check.
You can choose to have a direct deposit as your payment method.



Group Accident Insurance

Accidents can happen to anyone, at any time

You can't predict if you or someone you love will be impacted by an accident, but Colonial Life's Accident insurance can help you be financially prepared.

Even with health insurance the expenses can add up. The benefits from this plan can help pay for expenses such as deductibles, co-payments, and missed time from work so you can focus on what's important, healing.

With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive
- Enroll with no medical questions
- Unlike workers' compensation, which only covers you on the job, this plan covers you on & off the job
- Coverage is available for you, your spouse and eligible dependent children up to age 26

How much could you receive from this plan?

SAMPLE CLAIM PAYMENT:

Broken leg (no surgery)

Accident emergency treatment
• (doctor's office, ER, Urgent Care) \$125

Ambulance \$200

Leg fracture (non-surgical) \$1,000

X-ray \$30

Medical equipment (crutches) \$100

Physical therapy (10 visits) \$250

Accident follow-up treatment (3 visits) \$150

Laceration \$60

Total: \$1,915

Bi-weekly premiums: 26 pays

Group Accident for NY employees

- Plan 2 -On/Off-Job benefits

PLAN	One Insured	Employee/Spouse	Employee/Child(ren)	Family
PLAN 2	\$6.42	\$9.69	\$11.22	\$14.49



Group Specified Disease Insurance

Plan 2

When life takes an unexpected turn, your focus should be on recovery – not finances. Group specified disease insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

Specified disease and cancer benefits

COVERED CONDITION ¹	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Major organ failure	100%
Stroke	100%
Coronary artery disease	25%

COVERED CANCER CONDITION ¹	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Invasive cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis	\$400 per lifetime

Subsequent diagnosis of a different specified disease

If you receive a benefit for a specified disease, and are later diagnosed with a different specified disease, 100% of the coverage amount may be payable for that particular specified disease.

Subsequent diagnosis of the same specified disease

If you receive a benefit for a specified disease, and are later diagnosed with the same specified disease,² 100% of the coverage amount is payable for that specified disease.

Reoccurrence of invasive cancer (including all breast cancer)

If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 100% of the initial benefit amount may be payable if you are in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

BENEFITS STORY

Preparing for a lifelong journey

Rebecca needs a kidney transplant. Her parents' specified disease coverage provided a benefit that can help cover expenses related to Rebecca's care.

How their coverage helped



A hospital stay and dialysis treatment



Ongoing prescription drug expenses



Private tutoring while undergoing treatment

For illustrative purposes only.



Group Specified Disease Insurance

(GCI6000) or NY Plan 2-Basic CI Benefit with Cancer benefits, Subsequent Diagnosis, & \$50 Health Screening Benefit, HSA Compliant

Bi-weekly premiums- 26 pays



Premiums are based on issue age and **will NOT increase** as you get older!

NON-TOBACCO PREMIUMS FACE AMOUNTS

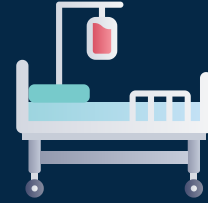
Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000	
	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY
17-24	\$1.96	\$3.42	\$2.70	\$4.95	\$3.44	\$6.47	\$4.18	\$7.99	\$4.92	\$9.52	\$5.65	\$11.04	\$6.39	\$12.56
25-29	\$2.31	\$4.09	\$3.39	\$6.29	\$4.48	\$8.48	\$5.56	\$10.67	\$6.65	\$12.86	\$7.73	\$15.06	\$8.82	\$17.25
30-34	\$2.63	\$4.74	\$4.04	\$7.58	\$5.45	\$10.42	\$6.85	\$13.26	\$8.26	\$16.09	\$9.67	\$18.93	\$11.08	\$21.77
35-39	\$3.42	\$6.29	\$5.61	\$10.67	\$7.80	\$15.06	\$9.99	\$19.44	\$12.18	\$23.82	\$14.38	\$28.21	\$16.57	\$32.59
40-44	\$4.18	\$7.81	\$7.13	\$13.72	\$10.08	\$19.62	\$13.04	\$25.53	\$15.99	\$31.44	\$18.95	\$37.35	\$21.90	\$43.26
45-49	\$5.42	\$10.30	\$9.62	\$18.70	\$13.82	\$27.10	\$18.02	\$35.50	\$22.22	\$43.90	\$26.42	\$52.30	\$30.62	\$60.70
50-54	\$6.65	\$12.77	\$12.07	\$23.64	\$17.49	\$34.51	\$22.92	\$45.38	\$28.34	\$56.25	\$33.76	\$67.12	\$39.18	\$77.99
55-59	\$8.38	\$16.19	\$15.53	\$30.47	\$22.68	\$44.76	\$29.84	\$59.04	\$36.99	\$73.32	\$44.15	\$87.61	\$51.30	\$101.89
60-64	\$10.96	\$21.38	\$20.70	\$40.86	\$30.44	\$60.33	\$40.18	\$79.81	\$49.92	\$99.29	\$59.65	\$118.76	\$69.39	\$138.24
65-69	\$13.18	\$25.81	\$25.13	\$49.72	\$37.08	\$73.62	\$49.04	\$97.53	\$60.99	\$121.44	\$72.95	\$145.35	\$84.90	\$169.26
70-74	\$13.18	\$25.81	\$25.13	\$49.72	\$37.08	\$73.62	\$49.04	\$97.53	\$60.99	\$121.44	\$72.95	\$145.35	\$84.90	\$169.26

TOBACCO PREMIUMS FACE AMOUNTS

Issue Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000		\$30,000		\$35,000	
	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY	EE or EE/CHILD(R) (REN)	EE/SP or FAMILY
17-24	\$2.42	\$3.65	\$3.62	\$6.07	\$4.82	\$8.49	\$6.02	\$10.92	\$7.22	\$13.34	\$8.42	\$15.76	\$9.62	\$18.18
25-29	\$2.98	\$4.71	\$4.73	\$8.19	\$6.48	\$11.68	\$8.24	\$15.16	\$9.99	\$18.65	\$11.75	\$22.13	\$13.50	\$25.62
30-34	\$3.51	\$5.77	\$5.79	\$10.32	\$8.08	\$14.86	\$10.36	\$19.41	\$12.65	\$23.95	\$14.93	\$28.50	\$17.22	\$33.05
35-39	\$4.71	\$8.22	\$8.19	\$15.21	\$11.68	\$22.20	\$15.16	\$29.19	\$18.65	\$36.18	\$22.13	\$43.18	\$25.62	\$50.17
40-44	\$5.93	\$10.68	\$10.64	\$20.15	\$15.35	\$29.61	\$20.05	\$39.07	\$24.76	\$48.53	\$29.47	\$57.99	\$34.18	\$67.45
45-49	\$7.94	\$14.63	\$14.65	\$28.04	\$21.37	\$41.45	\$28.08	\$54.85	\$34.80	\$68.26	\$41.52	\$81.67	\$48.23	\$95.08
50-54	\$9.90	\$18.60	\$18.58	\$35.98	\$27.25	\$53.35	\$35.93	\$70.73	\$44.61	\$88.11	\$53.28	\$105.48	\$61.96	\$122.86
55-59	\$12.65	\$24.09	\$24.07	\$46.96	\$35.49	\$69.83	\$46.92	\$92.70	\$58.34	\$115.57	\$69.76	\$138.44	\$81.18	\$161.31
60-64	\$16.80	\$32.40	\$32.38	\$63.58	\$47.95	\$94.75	\$63.53	\$125.93	\$79.11	\$157.11	\$94.68	\$188.28	\$110.26	\$219.46
65-69	\$20.35	\$39.48	\$39.48	\$77.75	\$58.62	\$116.01	\$77.75	\$154.27	\$96.88	\$192.53	\$116.01	\$230.79	\$135.14	\$269.05
70-74	\$20.35	\$39.48	\$39.48	\$77.75	\$58.62	\$116.01	\$77.75	\$154.27	\$96.88	\$192.53	\$116.01	\$230.79	\$135.14	\$269.05



Hospital Confinement



Get help with rising health care costs

If you're admitted to the hospital because of an accident or sickness (including pregnancy), it's important to focus on your recovery- not your finances. That's easier said than done if you have costly expenses coming your way because of deductibles and copayments.

Hospital confinement indemnity insurance from Colonial Life can help you pay for medical expenses that health insurance won't cover.

Product Features

- Benefits are paid directly to you, regardless of actual expenses
- Premiums will not increase once your coverage is issued
- Coverage is available for your spouse and dependent children up to age 26

Expanding your family?

Add this plan to your Educator Disability insurance to provide benefits during the waiting period until your benefits begin.

A 3-day hospital stay =

\$1,830 benefit (\$1500 plan) & \$1,330 (\$1000 plan)



Group Medical Bridge for NY Bi-weekly premiums- 26 pays

- **\$1,000 Admission benefit.** \$165 daily benefit, & \$50 health screening benefit

AGES	One Insured	Employee/Spouse	Employee/Child(ren)	Family
17-99	\$ 8.56	\$16.80	\$11.01	\$19.25

- **\$1,500 Admission benefit.** \$165 daily benefit, & \$50 health screening benefit

AGES	One Insured	Employee/Spouse	Employee/Child(ren)	Family
17-99	\$10.33	\$20.36	\$13.43	\$23.46

Premiums are based on issue age and **will NOT increase** as you get older!

**FOR MORE
INFORMATION**

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INFORMATION**

