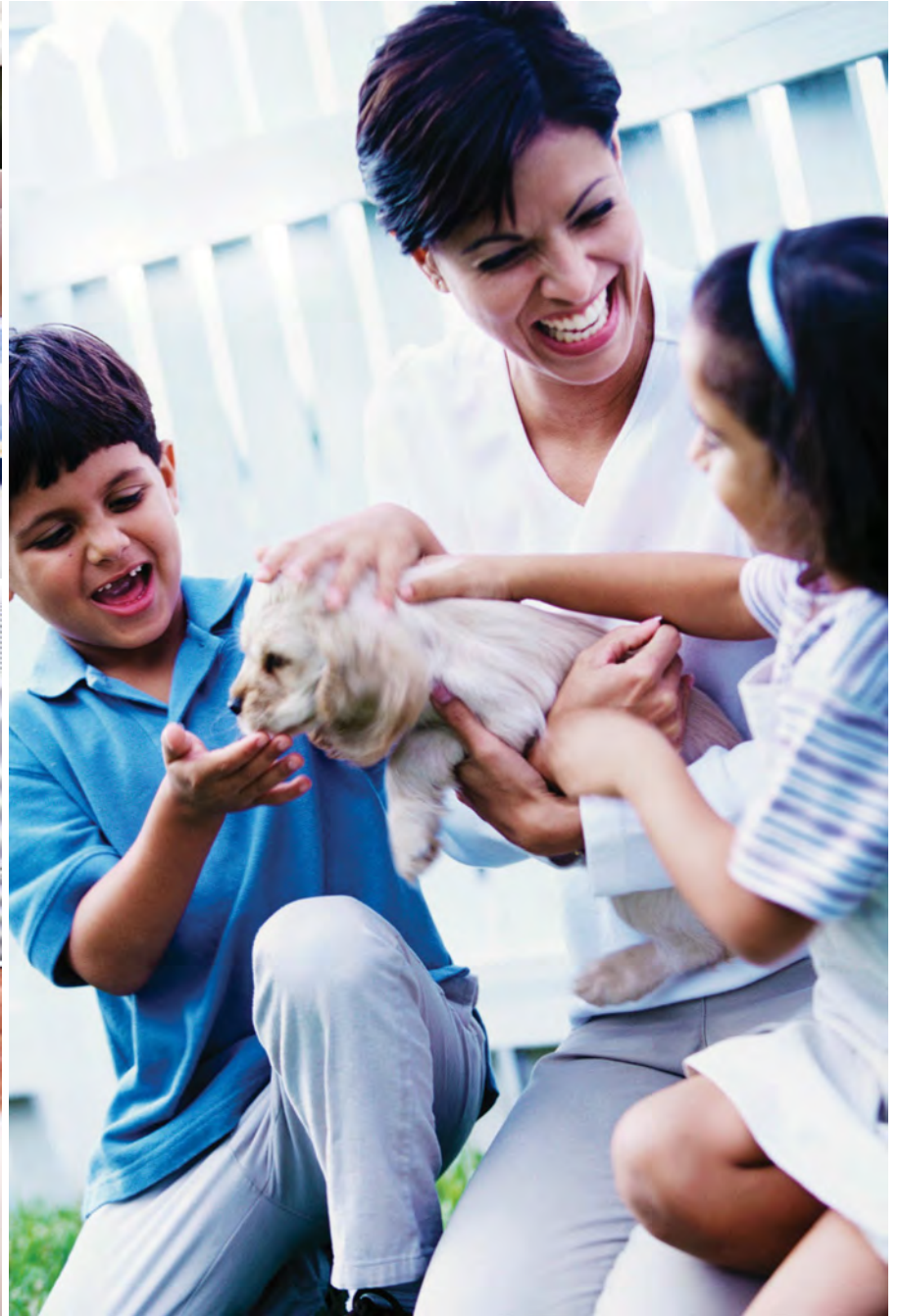




Atlantic County Utilities Authority



**ACUA**

**2021 Colonial Life Benefits Guide**

**NJ Employees**

# Disability insurance



## Help protect your income

You never know when a disability could impact your way of life. NJ State disability helps but unfortunately it does not protect your entire paycheck. If a covered accident or sickness prevents you from earning a paycheck, disability insurance from Colonial Life can provide a monthly benefit to help cover the income not protected by NJ State disability to help you cover your ongoing expenses.

## With this coverage:

- You choose the monthly benefit you need to protect the income not covered by NJ State STD and how quickly your benefits begin.
- Benefits are paid directly to you, regardless of any other benefits you may receive including paid time off and NJ State STD
- Your plan is guaranteed renewable until age 75 and you can keep your coverage at the same cost and benefit if you leave your company.

**New plan includes benefits for psychiatric and psychological conditions\***

Talk with your  
Colonial Life benefits counselor  
to learn more.

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

**\* This benefit is not covered on plans purchased prior to 10/1/20.**

Please speak to your benefit counselor for details on how to add this benefit to your plan.

## A perfect complement to NJ State Disability!

### Choose a plan that:

- ***Begins after NJ State STD ends, giving you up to 2 1/2 years of protection***
- ***Protects the income not covered by NJ State STD for the first six months***
- ***Choose both options for complete paycheck protection!***

**IMPORTANT REMINDER:** Current participants should meet with a benefit counselor annually to make adjustments to their current plan due to **salary increases** or **changes to your paid time off**.

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You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

## Can you afford to not protect your income?

You don't have the same lifestyle expenses as the next person. That's why you need disability coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc.)	\$
4	Food and necessities	\$
5	Other expenses	\$
<b>Total monthly expenses (add lines 1-5 together)</b>		\$

## Benefits worksheet

### How much coverage do I need?

Monthly benefit amount for off-job accident and off-job sickness: \_\_\_\_\_

Choose a monthly benefit amount between \$400 and \$6,500.\*

*If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.*

### What is the benefit period?

Benefit period: \_\_\_\_\_ months

The partial disability benefit period is three months.

### When may my total disability benefits start?

After an accident: \_\_\_\_\_ days

After a sickness: \_\_\_\_\_ days

## Product information

### Total disability definition

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your regular occupation, not, in fact, engaged in any employment or occupation for wage or profit, and under the care of a physician.

### How partial disability works

If you are able to return to work part time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

### Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

### Geographical limitations

If you are disabled while outside of the United States, Canada or Mexico, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

### Issue age

Coverage is available from ages 17 to 74.

### Keep your coverage

You can keep your coverage to age 75 at no additional cost, even if you change jobs, as long as you pay your premiums when they are due.



**For more information, talk with your benefits counselor.**

#### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: cosmetic surgery, felonies or illegal occupations, flying, intoxication or drug addiction, psychiatric or psychological conditions, suicide or injuries which you intentionally do to yourself, or war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the policy. We will not pay for loss when the disability is a pre-existing condition as described in the policy.

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 policy coverage effective date shown on the policy schedule.

After this policy has been in force for 12 months from the policy coverage effective date shown on the policy schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the policy coverage effective date and the elimination period has been satisfied.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form ISTD3000-NJ and rider form ISTD3000-ADIB-NJ. This is not an insurance contract and only the actual policy and rider provisions will control.





For more information,  
talk with your  
benefits counselor.

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## A baby changes everything – even your financial situation.

Disability insurance can help you pay for everyday living expenses and keep you focused on taking care of the new addition to your family.

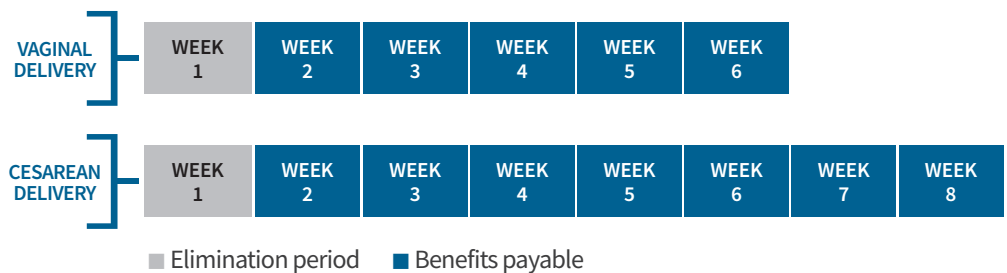
### How disability insurance can help

- The usual recovery period is six weeks (vaginal delivery) or eight weeks (cesarean delivery). If your claim is approved, your benefits will start after you satisfy your elimination period (waiting period).
- Benefits are paid directly to you to use as you see fit.
- Your disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), your sick leave or paid time off/vacation time.
- If you were not pregnant before your coverage effective date, pregnancy complications, such as pre-term labor, gestational diabetes and pre-eclampsia, are treated just like any other covered sickness.

Your disability policy has a giving birth limitation, which means Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

### Understanding your elimination period (waiting period)

If your claim is approved, your benefits will start after you have satisfied the elimination period, which is the period of time that no benefits are payable. Your elimination period may vary based on the plan you select.



*For illustrative purposes only. Example based on a seven-day elimination period.*

*Although the above example shows benefits payable for five or seven weeks after the elimination period, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.*

### Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor indicates you are unable to continue working.

This coverage has exclusions and limitations that may affect benefits payable. Giving birth limitation may vary or not apply in all states. Coverage type and benefits vary by state and may not be available in all states. For cost and complete details, see your Colonial Life benefits counselor.



# Accident Insurance

## Preferred Plan

You never expect an accident to happen. But if it does, your focus should be on recovery — not medical bills. Colonial Life accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

### OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



#### URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



#### LACERATION

The doctor also found that Milo had a cut on his hand.



#### MEDICAL EQUIPMENT

Milo was discharged with a splint.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.



**Milo was running on the playground when he tripped and injured his hand.**

#### MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$125
X-ray	\$40
Laceration (no stitches)	\$30
Fracture (hand)	\$475
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$165

**Total: \$875**

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.



Olivia was driving to the store when she got into a car accident.



#### AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



#### DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



#### HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



#### PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



#### DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

### OLIVIA'S BENEFITS

Olivia's accident benefits helped cover her annual deductible and co-payments.

Ambulance	\$250
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$125
X-ray	\$40
Medical imaging study (CT)	\$250
Hospital admission	\$1,250
Hospital confinement (3 days)	\$900
Thigh fracture – femur (surgical)	\$5,600
Surgery (exploratory/arthroscopic)	\$350
Medical equipment (crutches)	\$125
Accident follow-up treatment (6 visits)	\$330
Physical therapy (8 days)	\$360

**Total: \$9,830**

Benefits are per covered person per covered accident unless stated otherwise.

### INITIAL CARE

Accident emergency treatment.....	\$125
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident.....	\$250
Air ambulance .....	\$2,400
Ambulance –ground or water .....	\$250
Observation room (up to two days per calendar year) .....	\$175 per day
X-ray .....	\$40

### COMMON ACCIDENTAL INJURIES

Burn (based on size and degree) .....	\$1,000 – \$15,000
Burn – skin graft .....	50% of applicable burn benefit
Coma.....	\$15,000
Diagnosed as a total rating of 8 or less on the Glasgow Coma Scale	
Concussion .....	\$200
Dislocation – separated joint	
■ Non-surgical – repair .....	\$125 – \$2,750
■ Incomplete dislocation – or dislocation without anesthesia .....	25% of benefit
<i>Examples:</i> elbow: \$600   ankle: \$1,250   knee: \$1,375   hip: \$2,750	
■ Surgical – repair .....	\$250 – \$5,500
<i>Examples:</i> elbow: \$1,200   ankle: \$2,500   knee: \$2,750   hip: \$5,500	
Emergency dental work .....	\$125 – \$350
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object.....	\$350
Fracture – complete	
■ Non-surgical – repair .....	\$300 – \$3,750
■ Chip fracture.....	25% of benefit
<i>Examples:</i> hand: \$475   foot: \$475   collarbone: \$775   leg: \$1,250	
■ Surgical – repair .....	\$600 – \$7,500
<i>Examples:</i> hand: \$950   foot: \$950   collarbone: \$1,550   leg: \$2,500	
Hearing-loss injuries <sup>1</sup> .....	\$140
Knee cartilage – torn (with surgical repair).....	\$800
Laceration (based on repair and length).....	\$30 – \$750
Ruptured disc (with surgical repair) .....	\$950
Tendon/ligament/rotator cuff (with surgical repair)	
■ One.....	\$800
■ Two or more.....	\$1,600

### HOSPITAL CARE

Hospital admission .....	\$1,250
Hospital confinement (up to 365 days).....	\$300 per day
Hospital sub-acute intensive care unit confinement (up to 30 days).....	\$400 per day
Intensive care unit admission .....	\$2,500
Intensive care unit confinement (up to 15 days) .....	\$550 per day

### SURGICAL CARE

Blood/plasma/platelets – transfusion .....	\$400
Surgery (based on type of repair and surgery) .....	\$250 – \$1,900

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

## TRANSPORTATION & LODGING

Transportation for hospital confinement .....	\$700 per round trip (up to three round trips, 50+ miles from home)
Lodging – companion (up to 30 days).....	\$150 per day

## FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine.....	\$55 (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)
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### Medical equipment

■ Tier 1 .....	\$40 Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint
■ Tier 2 .....	\$125 Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot
■ Tier 3 .....	\$250 Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI .....	\$250 (one per calendar year)
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Pain management for epidural anesthesia – non-surgical .....	\$125
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Post-traumatic stress disorder (PTSD) .....	\$250
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### Prosthetic device/artificial limb

■ One .....	\$950	¾ More than one.....	\$1,900
■ Repair/replacement <sup>2</sup> .....	\$475/\$950		

Rehabilitation unit confinement .....	\$175 per day (up to 15 days, not to exceed 30 days per calendar year)
---------------------------------------	---

Therapy – occupational, physical or speech (up to 10 days).....	\$45 per day
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## ACCIDENTAL DISMEMBERMENT

Accidental dismemberment .....	\$600 – \$25,000
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- Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye
- Loss, loss of use – finger, toe, partial dismemberment of finger or toe

### Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child.....	\$30,000 <sup>3</sup>
■ Total and irrecoverable loss, loss of use or paralysis – 90-day elimination period	
■ Both hands, arms, feet, legs or the sight of both eyes; or any combination; or	
■ Loss of hearing in both ears, or loss of ability to speak	

## ACCIDENTAL DEATH

### Accidental death

■ Named insured, spouse .....	\$40,000
■ Child .....	\$10,000

### Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

■ Named insured, spouse .....	\$160,000
■ Child .....	\$30,000



For more information,  
talk with your  
benefits counselor.

### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS POLICY PROVIDES LIMITED BENEFITS.

### EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's illegal occupations, sickness, suicide or injuries which any covered person intentionally does to himself, war.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy forms IAC4000-NJ. Premium will vary according to the family coverage type.

1. One benefit for each injured ear per covered person per lifetime.  
2. One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.  
3. Payable once per lifetime per covered person. Also, PA does not have a 180-day elimination period. TN has a 90-day elimination period.



**LIFETIME RISK OF DEVELOPING CANCER<sup>1</sup>**



Talk with your Colonial Life benefits counselor to learn more.

**58%** of cancer PATIENTS SURVEYED reported being **distressed** about their **finances** during treatment.<sup>2</sup>



# The reality of cancer

Hopefully, you and your family will never face cancer. If you do, it's important to have financial protection to help with treatment and recovery costs that typically aren't covered by most medical insurance plans.

## Risk factors

Some look to family history to determine the risk of developing cancer, but that doesn't tell the whole story. While heredity and environmental factors can play a role, cancer can impact any of our lives.

[ Inherited genetic factors play a major role in only about 5 to 10 percent of all cancers.<sup>3</sup> ]

## Treatment and recovery costs

Fortunately, more people are surviving cancer thanks to early detection and more aggressive treatments. However, America's workers are often unprepared for cancer costs and the loss of income that can occur during and after treatment.

[ Over a third of cancer patients with insurance receiving anticancer therapy were billed for out-of-pocket costs that were greater than expected.<sup>4</sup> ]

## Protect your way of life

Cancer insurance offers benefits that can help you pay for cancer-related expenses that medical insurance may not cover, such as:

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

Cancer insurance may also provide a benefit for covered cancer screenings and wellness tests to encourage early detection.

1 American Cancer Society, *Cancer Facts & Figures*, 2017  
 2 CancerCare, *2016 CancerCare Patient Access and Engagement Report*, 2016  
 3 National Cancer Institute, *The Genetics of Cancer*, cancer.gov/about-cancer/causes-prevention/genetics, 2015  
 4 Fumiko Chino, et al., "Out-of-Pocket Costs, Financial Distress, and Underinsurance in Cancer Care," *JAMA Oncology*, Aug. 2017

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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## MEDICAL COSTS



Over half of Americans say they worry about not being able to pay medical costs for an illness or accident.

Gallup, Americans' Financial Anxieties Ease in 2017, 2017.

## CANCER RISK



The probability of developing cancer during a person's lifetime is about one in three.

American Cancer Society, Cancer Facts & Figures 2018.

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The benefits of good hard work.®

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## Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- More than half of Americans (57%) have less than \$1,000 in savings.<sup>8</sup>
- 16% of people under 65 were in families having problems paying medical bills.<sup>9</sup>

## Protect your way of life

To help with critical illness costs that medical insurance may not cover, Dr. Marius Barnard, a South African heart surgeon, created critical illness insurance.<sup>10</sup>

### Critical illness insurance may help with costs such as:

- **Lost income**  
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**  
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**  
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**  
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

**Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.**

1 American Heart Association, Heart Disease and Stroke Statistics—2017 Update (2017) cited in CDC, Know the Signs and Symptoms of a Heart Attack, 2017.

2 American Heart Association, Heart Disease and Stroke Statistics—2017 Update: A Report from the American Heart Association, Circulation, 2017.

3 U.S. Department of Health and Human Services, <https://optn.transplant.hrsa.gov/>, accessed 2018.

4 Centers for Disease Control and Prevention, National Chronic Kidney Disease Fact Sheet, 2017. Atlanta, GA: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2017.

5 National Cancer Institute, The Genetics of Cancer, [cancer.gov/about-cancer/causes-prevention/genetics](http://cancer.gov/about-cancer/causes-prevention/genetics), updated to 2017.

6 American Stroke Association, [http://www.strokeassociation.org/STROKEORG/AboutStroke/UnderstandingRisk/Understanding-Stroke-Risk\\_UCM\\_308539\\_SubHomePage.jsp](http://www.strokeassociation.org/STROKEORG/AboutStroke/UnderstandingRisk/Understanding-Stroke-Risk_UCM_308539_SubHomePage.jsp), accessed 2018.

7 National Stroke Association, <http://www.stroke.org/understand-stroke/what-stroke/stroke-facts> (accessed 2018).

8 GOBankingRates, <https://www.gobankingrates.com/saving-money/savings-advice/half-americans-less-savings-2017/>, accessed 2018.

9 National Center for Health Statistics, Problems Paying Medical Bills Among Persons Under Age 65: Early Release of Estimates From the National Health Interview Survey, 2011–June 2017, Dec. 2017.

10 J. R. Jordan, Critical Illness Insurance and The Long Journey To The USA, ProducersESource.com, accessed 2017.

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# Cancer Insurance

## Level 2 Benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
<b>Air ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$2,000 per trip
<b>Ambulance</b> ..... Transportation to or from a hospital or medical facility <i>[max. of two trips per confinement]</i>	\$250 per trip
<b>Anesthesia</b> Administered during a surgical procedure for cancer treatment	
■ General anesthesia ..... ■ Local anesthesia.....	25% of surgical procedures benefit \$30 per procedure
<b>Anti-nausea medication</b> ..... Doctor-prescribed medication for radiation or chemotherapy <i>[\$160 monthly max.]</i>	\$40 per day administered or per prescription filled
<b>Blood/plasma/platelets/immunoglobulins</b> ..... A transfusion required during cancer treatment <i>[\$10,000 calendar year max.]</i>	\$150 per day
<b>Bone marrow donor screening</b> ..... Testing in connection with being a potential donor <i>[once per lifetime]</i>	\$50
<b>Bone marrow or peripheral stem cell donation</b> ..... Receiving another person's bone marrow or stem cells for a transplant <i>[once per lifetime]</i>	\$500
<b>Bone marrow or peripheral stem cell transplant</b> ..... Transplant you receive in connection with cancer treatment <i>[max. of two bone marrow transplant benefits per lifetime]</i>	\$4,000 per transplant
<b>Cancer vaccine</b> ..... An FDA-approved vaccine for the prevention of cancer <i>[once per lifetime]</i>	\$50
<b>Companion transportation</b> ..... Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment <i>[up to \$1,000 per round trip]</i>	\$0.50 per mile
<b>Egg(s) extraction or harvesting/sperm collection and storage</b> Extracted/harvested or collected before chemotherapy or radiation <i>[once per lifetime]</i>	
■ Egg(s) extraction or harvesting/sperm collection ..... ■ Egg(s) or sperm storage (cryopreservation) .....	\$700 \$200
<b>Experimental treatment</b> ..... Hospital, medical or surgical care for cancer <i>[\$12,500 lifetime max.]</i>	\$250 per day
<b>Family care</b> ..... Inpatient or outpatient treatment for a covered dependent child <i>[\$2,000 calendar year max.]</i>	\$40 per day
<b>Hair/external breast/voice box prosthesis</b> ..... Prosthesis needed as a direct result of cancer	\$200 per calendar year
<b>Home health care services</b> ..... Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment <i>[up to 100 days per covered person per lifetime]</i>	\$75 per day
<b>Hospice (initial or daily care)</b> An initial, one-time benefit and a daily benefit for treatment <i>[\$15,000 lifetime max. for both]</i>	
■ Initial hospice care <i>[once per lifetime]</i> ..... ■ Daily hospice care .....	\$1,000 \$50 per day

**BENEFIT DESCRIPTION**

**BENEFIT AMOUNT**

**Hospital confinement**

Hospital stay (including intensive care) required for cancer treatment

- 30 days or less ..... \$150 per day
- 31 days or more ..... \$300 per day

**Lodging** ..... \$50 per day

Hotel/motel expenses when being treated for cancer more than 50 miles from home  
[70-day calendar year max.]

**Medical imaging studies** ..... \$125 per study

Specific studies for cancer treatment [ \$250 calendar year max.]

**Outpatient surgical center** ..... \$200 per day

Surgery at an outpatient center for cancer treatment [ \$600 calendar year max.]

**Private full-time nursing services** ..... \$75 per day

Services while hospital confined other than those regularly furnished by the hospital

**Prosthetic device/artificial limb** ..... \$1,500 per device or limb

A surgical implant needed because of cancer surgery [payable one per site, \$3,000 lifetime max.]

**Radiation/chemotherapy**

[per day with a max. of one per calendar week]

- Injected chemotherapy by medical personnel ..... \$500
- Radiation delivered by medical personnel ..... \$500

[per day with a max. of one per calendar month]

- Self-injected ..... \$200
- Pump ..... \$200
- Topical ..... \$200
- Oral hormonal [1-24 months] ..... \$200
- Oral hormonal [25+ months] ..... \$150
- Oral non-hormonal ..... \$200

**Reconstructive surgery** ..... \$40 per surgical unit

A surgery to reconstruct anatomic defects that result from cancer treatment  
[min. \$150 per procedure, up to \$2,500, including 25% for general anesthesia]

**Second medical opinion** ..... \$200

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

**Skilled nursing care facility** ..... \$75 per day

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

**Skin cancer diagnosis** ..... \$300

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

**Supportive or protective care drugs and colony stimulating factors** ..... \$75 per day

Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments  
[ \$800 calendar year max.]

**Surgical procedures** ..... \$50 per surgical unit

Inpatient or outpatient surgery for cancer treatment [min. \$150 per procedure, up to \$3,000]

**Transportation** ..... \$0.50 per mile

Travel expenses when being treated for cancer more than 50 miles from home  
[up to \$1,000 per round trip]

**Waiver of premium** ..... Is available

No premiums due if the named insured is disabled longer than 90 consecutive days

THIS POLICY PROVIDES LIMITED BENEFITS.

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy forms CanAssist-NJ and CanAssist-VA. This chart is not complete without form 101505-NJ or 101481-VA.

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# Cancer Insurance

## Wellness Benefits

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



For more information,  
talk with your  
benefits counselor.

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### Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed while the policy is in force. Payable once per calendar year, per covered person.

#### Cancer wellness tests

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

#### Health screening tests

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

**This plan includes a \$100  
Health Screening Benefit  
per covered person per  
calendar year.**

### Part two: Cancer wellness — additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure as the result of an abnormal result from one of the covered cancer wellness tests in part one. Benefits are payable once per calendar year, per covered person, regardless of the test results.

The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist (and state abbreviations where applicable).

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## The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving critical illnesses thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.



Every year, about 790,000 Americans have a heart attack – 580,000 for the first time.

Every 40 seconds, someone in America will have a coronary event.

American Heart Association, Heart Disease and Stroke Statistics — 2017 Update: A Report from the American Heart Association, March 7, 2017.

### Are you at risk?

- high blood pressure
- high cholesterol
- smoking

are major risk factors of stroke that can be changed or treated.

American Heart Association,  
Let's Talk About Risk Factors for Stroke, 2017.

### Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- 85% of heart attack victims survive.<sup>1</sup>
- Stroke is a leading cause of serious long-term disability.<sup>2</sup>
- Every 10 minutes, someone is added to the organ donation waiting list.<sup>3</sup>
- 30 million people or 15% of U.S. adults are estimated to have chronic kidney disease.<sup>4</sup>
- Inherited genetic factors play a major role in only about 5 to 10% of all cancers.<sup>5</sup>

### Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.<sup>6</sup>
- Diabetes and hypertension are the leading causes of kidney failure.<sup>4</sup>
- Up to 80% of strokes are preventable.<sup>7</sup>

# Specified Critical Illness Insurance



For more information,  
talk with your  
benefits counselor.

If you're diagnosed with a covered critical illness, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

**Face amount:** \$ \_\_\_\_\_

## Critical illness benefit

For the diagnosis of this covered critical illness condition: <sup>1</sup>	This percentage of the face amount is payable:
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease <sup>2</sup>	25%

The maximum benefit amount for this policy is 3x the face amount for the named insured for all covered persons combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

### Subsequent diagnosis of a different critical illness<sup>3</sup>

If you receive a benefit for a specified critical illness, and later you are diagnosed with a different specified critical illness, the original percentage of the face amount is payable for that particular specified critical illness.

### Subsequent diagnosis of the same critical illness<sup>3</sup>

If you receive a benefit for a specified critical illness, and later you are diagnosed with the same specified critical illness, 25% of the original face amount is payable. Critical illness conditions that do not qualify are: coronary artery bypass graft surgery/disease<sup>2</sup> and occupational infectious HIV or occupational infectious hepatitis B, C or D.

<sup>1</sup> Please refer to the policy for complete definitions of covered conditions.  
<sup>2</sup> Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.  
<sup>3</sup> Dates of diagnoses of a covered specified critical illness must be separated by at least 180 days.  
**THIS POLICY PROVIDES LIMITED BENEFITS. EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS**  
 We will not pay benefits for a specified critical illness that occurs as a result of a covered person's: drug addiction; felonies or illegal jobs; intoxicants and narcotics; mental or emotional disease or disorder; pre-existing condition limitation; suicide or self-inflicted injuries; or war or armed conflict.  
 This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0-PL5-NJ, CI-1.0-PL6-NJ or CI-1.0-PL9-NJ. Please see your Colonial Life benefits counselor for details.

# Critical Illness Insurance

## Health Screening Benefit



For more information,  
talk with your  
benefits counselor.

ColonialLife.com

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

**50**

Health screening benefit.....\$\_\_\_\_\_

Maximum of one screening test per covered person per calendar year.

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

The policy has exclusions and limitations which may affect any benefits payable.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to form CI-1.0-P and GCC1.0-P (including state abbreviations where used, for example: CI-1.0-P-TX and GCC1.0-P-TX). Coverage may vary by state and may not be available in all states.

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## Hospital Indemnity Insurance

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

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,700 in out-of-pocket medical costs each year.<sup>1</sup>

If you're admitted to the hospital for a covered accident or covered sickness, Colonial Life could help pay for out-of-pocket expenses, such as deductibles, co-payments and other expenses. It's coverage that can help protect what you've worked so hard to build.

About one-fourth of U.S. adults say they or a household member have had problems paying medical bills in the past year.<sup>2</sup>

<sup>1</sup> Milliman, 2018 Milliman Medical Index, 2018.

<sup>2</sup> Americans' Challenges with Health Care Costs, Kaiser Family Foundation; June 11, 2019.





## One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



### HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.

#### NATHAN'S OUT-OF-POCKET EXPENSES

Deductible	\$1,500
Co-insurance	\$1,800
	<b>\$3,300</b>

#### NATHAN'S BENEFITS

Hospital confinement	<b>\$1,500</b>
----------------------	----------------

In this scenario, Nathan's Medical Bridge benefits helped pay for the out-of-pocket expenses associated with his medical care.

*For illustrative purposes only.*

Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.

## Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.
- Health savings account (HSA) compatible.







**The majority of Americans could not cover a \$1,000 emergency with savings.**

Bankrate, Survey: Most Americans Wouldn't Cover a \$1k Emergency with Savings, 2019.

## Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

You can receive benefits to help cover costs associated with hospital confinement. Waiver of premium is available if you or an insured family member are confined for more than 30 continuous days.

The rising cost of health care and unplanned health emergencies are top triggers for Americans' financial anxiety.

Northwestern Mutual, Planning & Progress Study, 2018.





# Hospital Confinement Indemnity Insurance Plan 1



Our Individual Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement** ..... \$ \_\_\_\_\_  
Maximum of one benefit per covered person per calendar year

**Daily Hospital Confinement** ..... \$ \_\_\_\_\_ per day  
Maximum of 60 days per covered person per confinement  
Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement. If more than 90 days have passed between the periods of hospital confinement, we will treat this later confinement as a new and separate confinement.

### Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Individual Medical Bridge offers an HSA compatible plan in most states.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com

**THIS POLICY PROVIDES LIMITED BENEFITS.  
EXCLUSIONS**

We will not pay benefits for losses which are caused by: cosmetic surgery, dental procedures, illegal occupations, intoxication or drug addiction, mental or emotional disease or disorder, suicide or injuries which any covered person intentionally does to himself or herself, or war. We will not pay benefits for hospital confinement or daily hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the effective date of the policy.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000-NJ. This is not an insurance contract and only the actual policy provisions will control.

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## Help protect the people who depend on you



**37.5 million**

U.S. households **don't own life insurance.**

LIMRA, Life Insurance Ownership in Focus: U.S. Household Trends, 2016.



**73%** of consumers had outstanding **debt** when they died, with an average total balance of **\$62,000.**

Credit.com, Americans Are Dying With an Average of \$62K of Debt, 2017.

ColonialLife.com

### What if something unexpected happened to you? Without you, your family might not have the funds to:

- Cover final expenses, such as funeral costs and medical bills
- Replace your lost income they depend on for everyday living expenses
- Help pay off the mortgage so they can remain in the home
- Manage debt, such as credit cards and car loans
- Provide funds for college education for your children

Fortunately, Colonial Life & Accident Insurance Company has life insurance options that can help protect your family's way of life.

### Many families aren't prepared

Despite the importance of having financial protection for their loved ones, many families don't have enough life insurance.

**40%** say most people should have **3x their salary** or less in coverage, versus the industry-recommended 7-10 times salary.

LIMRA, What Do Employees Know About Life Insurance? 2018.

Among individuals with life insurance, about **1 in 5** say that they do not have enough.

LIMRA, 2018 Insurance Barometer.

Talk with your benefits counselor to learn more about how life insurance can help protect what you've worked so hard to build.

# Life insurance needs analysis

This worksheet can provide a general sense of how much life insurance coverage you may need to help protect your family.

This worksheet is intended to be illustrative and should not be considered financial advice. No worksheet can predict all of your expenses or other factors (such as inflation) that can alter your needs. Please review your plan periodically to ensure it is meeting your needs.

TABLE A	
YEARS INCOME NEEDED	FACTOR
5	4.7
10	8.8
15	12.4
20	15.4
25	18.1
30	20.4

TABLE B	
YEARS BEFORE COLLEGE	FACTOR
5	.95
10	.91
15	.86
20	.82

Note: These tables from Life Happens help you determine net present value (NPV), the amount of capital required today to satisfy future income or college cost needs, given an assumed investment return of 6%, inflation of 3% for living costs and 5% for college costs.

## Step 1: Your annual income

- Calculate annual income, typically between 60-75% of the pre-tax income of the person being insured. \$ \_\_\_\_\_
- How many years will your family need the income? Consider how many years your spouse is from retirement. \_\_\_\_\_
- Refer to Table A and multiply the appropriate factor by your annual income (a). \$ \_\_\_\_\_

## Step 2: Evaluate your debts and expenses

- How much would your family need for funeral costs and other final expenses? It's typically the greater of \$15,000 or 4% of your estate. \$ \_\_\_\_\_
- What about outstanding debts, such as a mortgage balance, credit card balances, car loans, etc.? \$ \_\_\_\_\_
- How much does your family need for college? Refer to Table B and multiply the appropriate factor by the amount needed for college per child. Average four-year cost\* in 2017: \$83,080 public; \$187,800 private \$ \_\_\_\_\_
- Add all expenses (d, e and f) for a total. \$ \_\_\_\_\_

## Step 3: Evaluate your assets

- How much does your family have in savings and investments, such as bank accounts, money market accounts, stocks, 529 plans, bonds, mutual funds, etc.? \$ \_\_\_\_\_
- What about retirement savings, such as 401(k), pension, IRAs, etc.? \$ \_\_\_\_\_
- How much life insurance do you currently have, including group life insurance provided by your employer? \$ \_\_\_\_\_
- Add all assets (h, i and j) for a total. \$ \_\_\_\_\_

## Step 4: Calculate your total

- Subtract total assets (k) from total expenses (g). \$ \_\_\_\_\_
  - Add in income to be replaced (c). \$ \_\_\_\_\_
- Total estimated amount of life insurance needed:** \$ \_\_\_\_\_

Prefer to use an online calculator? Visit [ColonialLife.com/life-calculator](https://www.coloniallife.com/life-calculator) to calculate your needs.

\*The College Board, *Trends in College Pricing*, 2017. Costs include tuition, fees, room and board.





## Term Life Insurance

### Peace of mind for you and your loved ones

You want what's best for your family, and that includes making sure they're prepared for the future. With term life insurance from Colonial Life & Accident Insurance Company, you can provide financial security to help them cover their ongoing living expenses.

#### Advantages of term life insurance

- Lower cost when compared to cash value life insurance
- Same benefit payout throughout the duration of the policy
- Several term period options for flexibility during high-need years
- Benefit for the beneficiary that is typically tax-free

#### Benefits and features

- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Guaranteed premiums that do not increase during the selected term
- Ability to convert all or a portion of the benefit amount into cash value life insurance
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness<sup>1</sup>
- Premium savings for face amounts over \$250,000 based on your health

[ 1-in-3 ]

married/partnered consumers wish their spouse or partner would purchase more life insurance.

LIMRA, 2018 Insurance Barometer Study.



**54%** of Americans would have trouble paying living expenses immediately or within several months if the primary wage-earner died.

LIMRA, 2017 Insurance Barometer Study.

# How much coverage do you need?

**YOU** \$ \_\_\_\_\_

Select the term period:

- 10-year
- 15-year
- 20-year
- 30-year

**SPOUSE** \$ \_\_\_\_\_

Select the term period:

- 10-year
- 15-year
- 20-year
- 30-year

## Select any optional riders:

- Spouse term life rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period
- Children's term life rider  
\$ \_\_\_\_\_ face amount
- Accidental death benefit rider
- Chronic care accelerated death benefit rider
- Critical illness accelerated death benefit rider
- Waiver of premium benefit rider

## Optional riders

At an additional cost, you can purchase the following riders for even more financial protection.

### Spouse term life rider

Your spouse may receive a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

### Children's term life rider

You can purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

### Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

### Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.<sup>1</sup> A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living.<sup>2</sup> Premiums are waived during the benefit period.

### Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.<sup>1</sup> A subsequent diagnosis benefit is included.

### Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period.<sup>3</sup>

1 Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

2 Activities of daily living are bathing, continence, dressing, eating, toileting and transferring.

3 You must resume premium payments once you are no longer disabled.

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

ColonialLife.com

## EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid, without interest. Product may vary by state. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC18-ITL5000/ITL5000 and rider forms ICC18-R-ITL5000-STR/R-ITL5000-STR, ICC18-R-ITL5000-CTR/R-ITL5000-CTR, ICC18-R-ITL5000-WP/R-ITL5000-WP, ICC18-R-ITL5000-ACCD/R-ITL5000-ACCD, ICC18-R-ITL5000-CI/R-ITL5000-CI, ICC18-R-ITL5000-CC/R-ITL5000-CC and applicable state variations.

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ColonialLife.com

### What if something unexpected happened to you? Without you, your family might not have the funds to:

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Fortunately, Colonial Life & Accident Insurance Company has life insurance options that can help protect your family's way of life.

### Many families aren't prepared

Despite the importance of having financial protection for their loved ones, many families don't have enough life insurance.

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Among individuals with life insurance, about **1 in 5** say that they do not have enough.

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# Life insurance needs analysis

This worksheet can provide a general sense of how much life insurance coverage you may need to help protect your family.

This worksheet is intended to be illustrative and should not be considered financial advice. No worksheet can predict all of your expenses or other factors (such as inflation) that can alter your needs. Please review your plan periodically to ensure it is meeting your needs.

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Note: These tables from Life Happens help you determine net present value (NPV), the amount of capital required today to satisfy future income or college cost needs, given an assumed investment return of 6%, inflation of 3% for living costs and 5% for college costs.

## Step 1: Your annual income

- Calculate annual income, typically between 60-75% of the pre-tax income of the person being insured. \$ \_\_\_\_\_
- How many years will your family need the income? Consider how many years your spouse is from retirement. \_\_\_\_\_
- Refer to Table A and multiply the appropriate factor by your annual income (a). \$ \_\_\_\_\_

## Step 2: Evaluate your debts and expenses

- How much would your family need for funeral costs and other final expenses? It's typically the greater of \$15,000 or 4% of your estate. \$ \_\_\_\_\_
- What about outstanding debts, such as a mortgage balance, credit card balances, car loans, etc.? \$ \_\_\_\_\_
- How much does your family need for college? Refer to Table B and multiply the appropriate factor by the amount needed for college per child. Average four-year cost\* in 2017: \$83,080 public; \$187,800 private \$ \_\_\_\_\_
- Add all expenses (d, e and f) for a total. \$ \_\_\_\_\_

## Step 3: Evaluate your assets

- How much does your family have in savings and investments, such as bank accounts, money market accounts, stocks, 529 plans, bonds, mutual funds, etc.? \$ \_\_\_\_\_
- What about retirement savings, such as 401(k), pension, IRAs, etc.? \$ \_\_\_\_\_
- How much life insurance do you currently have, including group life insurance provided by your employer? \$ \_\_\_\_\_
- Add all assets (h, i and j) for a total. \$ \_\_\_\_\_

## Step 4: Calculate your total

- Subtract total assets (k) from total expenses (g). \$ \_\_\_\_\_
  - Add in income to be replaced (c). \$ \_\_\_\_\_
- Total estimated amount of life insurance needed:** \$ \_\_\_\_\_

Prefer to use an online calculator? Visit [ColonialLife.com/life-calculator](https://www.coloniallife.com/life-calculator) to calculate your needs.

\*The College Board, *Trends in College Pricing*, 2017. Costs include tuition, fees, room and board.





## Whole Life Insurance

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

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with whole life insurance from Colonial Life.



In the U.S., medical spending in the **last 12 months** of life is nearly \$80,000 per person.

HealthAffairs.org, End-Of-Life Medical Spending In Last Twelve Months Of Life Is Lower Than Previously Reported, July 2017.



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

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

### Advantages of whole life insurance

- Permanent coverage that stays the same throughout the life of the policy
- Guaranteed level premiums that do not increase because of changes in health or age
- Access to the policy's cash value through a policy loan for emergencies<sup>1</sup>
- Benefit for the beneficiary that is typically tax-free

### Benefits and features

- Two plan options to choose what age your premium payments will end – Paid-Up at Age 70 or Paid-Up at Age 100
- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness<sup>2</sup>
- Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- Pays cash surrender value at age 100 (when the policy ends)

# Benefits worksheet

For use with your  
benefits counselor

## HOW MUCH COVERAGE DO YOU NEED?

**YOU** \$ \_\_\_\_\_

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

**SPOUSE** \$ \_\_\_\_\_

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

**DEPENDENT STUDENT** \$ \_\_\_\_\_

- Paid-Up at Age 70
- Paid-Up at Age 100

### Select any optional riders:

- Spouse term life rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period
- Children's term life rider  
\$ \_\_\_\_\_ face amount
- Accidental death benefit rider
- Chronic care accelerated death benefit rider
- Critical illness accelerated death benefit rider
- Guaranteed purchase option rider
- Waiver of premium benefit rider

To learn more, talk with your  
benefits counselor.

ColonialLife.com

## Additional coverage options

### Spouse term life rider

Cover your spouse up to a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

### Juvenile whole life policy

You can purchase a policy while children are young and premiums are low – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan is paid-up at age 70.

### Children's term life rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

### Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

### Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.<sup>2</sup> A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

### Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.<sup>2</sup> A subsequent diagnosis benefit is included.

### Guaranteed purchase option rider

If you are age 50 or younger when you purchase the policy, you can add the rider, which allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

### Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

<sup>1</sup> Loan should be repaid to protect the policy's value.

<sup>2</sup> Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

## EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO and applicable state variations.





## NEW Individual Dental PPO Insurance

*Coverage you can keep at retirement at the SAME cost & benefit!*

### Giving you a reason to smile

Paying to get a toothache treated can hurt almost as much as the tooth itself, especially if you don't have dental insurance. Even routine trips to the dentist can be costly without the right financial protection.

Dental insurance from Colonial Life can help you preserve your smile with easy-to-use coverage that promotes overall wellness.

With our dental insurance, you will receive:

- Immediate, **100% coverage** on preventive services (in-network)
- **No waiting periods on basic services** like fillings and simple extractions
- **Coverage for major services**
- **Freedom to choose any dentist**; or use an in-network dentist to reduce out of pocket costs with additional network savings
- Coverage for **dependent children until age 26**
- Ability to **keep your coverage at the SAME cost and benefit** even if you leave or retire from the District
- **Guaranteed renewable coverage until age 75 with NO rate increases**



95% of adults agree regular dental visits keep them healthy.

## Individual Dental PPO(IDN8000) for NJ- 26 payroll deductions

- with Rollover Benefit

**Zip Codes: 080, 081, 082, 083, 084, 086**

Applicable to policy form Individual Dental PPO(IDN8000)

COVERAGE LEVEL	ISSUE AGE	INDIVIDUAL	INDIVIDUAL AND SPOUSE	INDIVIDUAL AND CHILDREN	INDIVIDUAL AND FAMILY
Plan 4 - 100/80/50, \$2,000 MAC	17-74	\$15.52	\$29.32	\$36.77	\$54.44
Plan 5 - 100/80/50, \$1,500 PPO	17-74	\$22.78	\$43.74	\$55.39	\$82.39



# Dental Insurance

Plan 4 – \$2,000, 100% | 80% | 50%

Plan 5 – \$1,500, 100% | 80% | 50%



Dental insurance from Colonial Life can help preserve your smile with easy-to-use coverage that promotes overall wellness.

Benefits can help with a variety of dental costs, from routine cleanings to more advanced procedures. Coverage is available for you, your spouse and dependent children (up to the age of 26).

## Plan details

The benefit year maximum is **Plan 4: \$2,000** or **Plan 5: \$1,500** per person. Class A, B and C services apply toward the benefit year maximum.

This plan has a deductible of \$50 per person.

Families only pay the deductible for a maximum of three people.

Applies only to class B and C services.

The co-insurance for this plan is:

CLASS	TYPE OF SERVICE	INSURANCE PAYS
Class A	Preventive services	100%
Class B	Basic services	80%
Class C	Major services	50%

## Network

Our national dental network offers more than 323,000 access points. Members may choose any dentist but may receive additional savings by choosing an in-network dentist. Plus, services not covered by the plans may also still be eligible for in-network savings.

**Plan 4:** Out-of-network benefits are paid at the network negotiated rate.

**Plan 5:** Out-of-network benefits are paid based on the **Maximum Allowable Charge** for providers in your area. **A great option for individuals using out of providers** that typically charge more for their services as this plan pays at the 90th percentile.

For more information,  
talk with your  
benefits counselor.

ColonialLife.com

See reverse for covered procedures  
and waiting periods.

You can visit any dentist, but you'll stretch your benefits by selecting from our DenteMax Plus/AlwaysCare network of dental professionals.

**LOCATE A PROVIDER ONLINE AT:**  
**[www.ColonialLifeDental.com](http://www.ColonialLifeDental.com)**

# Covered procedures and waiting periods

## Preventive services (Class A): No waiting period

- Routine exams and cleanings (twice every 12 months)
  - One additional cleaning per 12 months if member is in second or third trimester of pregnancy<sup>2</sup>
- X-rays
  - Bitewing X-rays (up to four films; once every 12 months)
- Children's services (up to age 14)
  - Fluoride treatment (once every 12 months)
  - Sealants (once every 36 months)
  - Space maintainers (up to age 14; once every 24 months)
- Adjunctive pre-diagnostic oral cancer screening (for age 40+; once every 12 months)

## Basic services (Class B): No waiting period

- Full mouth/panoramic X-rays (once every five years)
- Simple restorative services (fillings)
- Simple extractions
- Emergency treatment

## Major services (Class C): 12-month waiting period

- Oral surgery (extractions and impacted teeth)
- Anesthesia (subject to review; covered with complex oral surgery)
- Repair of crown, denture or bridge
- Periodontics (gum treatments)
- Endodontics (root canals)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in lieu of an approved three-unit bridge)

1 Internal data (2017). Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

2 Member may have one additional periodontal maintenance in lieu of an additional cleaning. Periodontal maintenance is a major service and subject to a 12-month waiting period.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

# Individual Dental PPO Insurance

Rollover Benefit - \$2,000 & \$1,500 Annual Maximum Plans



Earn extra benefits just by taking care of your teeth.

## How it works

Each benefit year, a member must have:

- One cleaning
- One regular exam
- Total dental claims paid during the year below the threshold limit

If all three criteria are met, a portion of the annual maximum will roll over to the next year.

PLAN 4 ANNUAL MAXIMUM	THRESHOLD LIMIT <sup>1</sup>	ROLLOVER AMOUNT <sup>1</sup>	ROLLOVER ACCOUNT MAXIMUM	TOTAL POTENTIAL ANNUAL MAXIMUM
\$2,000	\$800	\$400	\$1,600	\$3,600

PLAN 5 ANNUAL MAXIMUM	THRESHOLD LIMIT <sup>1</sup>	ROLLOVER AMOUNT <sup>1</sup>	ROLLOVER ACCOUNT MAXIMUM	TOTAL POTENTIAL ANNUAL MAXIMUM
\$1,500	\$600	\$300	\$1,200	\$2,700

<sup>1</sup> Per benefit year

For more information,  
talk with your  
benefits counselor.

## Additional information

- Each covered family member receives his or her own rollover benefit.
- A member must be covered for one benefit year to use his or her rollover benefit.
- The rollover benefit cannot be used toward orthodontia (optional benefit)
- The rollover account balance will be eliminated if the member has a break in coverage for any reason.

See reverse for rollover example.

ColonialLife.com



# \$2,000 & \$1,500 rollover examples

## First qualifying year

A member has one cleaning, one regular exam and a total of \$300 in paid claims, which is less than the threshold limit for both plans. Therefore, the member earns \$400 or \$300 rollover benefit that is added to the rollover account.

## Benefit in year two

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Annual maximum		Rollover account		Total annual maximum with rollover
<b>PLAN 4:</b> \$2,000	+	\$400	=	\$2,400
<b>PLAN 5:</b> \$1,500	+	\$300	=	\$1,800

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The member has one cleaning, one regular exam and a total of \$300 in paid claims, which is less than the threshold limit for both plans. Therefore, the member earns another \$400 or \$300 rollover benefit that is added to the rollover account.

## Benefit in year three

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Annual maximum		Rollover account		Total annual maximum with rollover
<b>PLAN 4:</b> \$2,000	+	\$800	=	\$2,800
<b>PLAN 5:</b> \$1,500	+	\$600	=	\$2,100

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The member has one cleaning, one regular exam and a total of \$2,200 in paid claims, which is over the threshold limit for both plans. He or she will not earn a rollover benefit, but is able to use the benefit earned in previous years to help pay the \$2,200 in claims. Also, because the entire \$800 rollover benefit is not used with PLAN 4, \$600 will remain in the rollover account. With PLAN 5, once the full \$600 rollover amount is used, there are only \$100 of excess claims.

## Benefit in year four

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Annual maximum		Rollover account		Total annual maximum with rollover
<b>PLAN 4:</b> \$2,000	+	\$600	=	\$2,600

The member has \$2,600 available to use in this year because of the \$2,000 regular annual maximum plus \$600 in remaining rollover benefit.

$$\text{PLAN 5: } \$1,500 + \$0 = \$1,500$$

The member has \$1,500 available to use this year because of the \$1,500 regular annual maximum even when entire rollover balance is used.

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ColonialLife.com

# Dental Network

More choices, greater savings



## Save more by visiting a network dentist

With dental insurance from Colonial Life, you'll have access to a nationwide network of more than 323,000 access points.<sup>1</sup> You can visit any dentist, but you'll stretch your benefits by selecting from our DenteMax Plus/AlwaysCare network of dental professionals.



## How much can you save?

Dental costs vary from region to region, but our dental members everywhere benefit two ways:

- Discounted fees for in-network services
- Insurance coverage of up to 50%, 80% or even 100%

Our members also receive in-network discounts to help offset dental expenses like routine cleanings and X-rays, as well as major expenses such as implants, crowns and oral surgery.

For more information,  
talk with your Colonial Life  
benefits counselor.

ColonialLifeDental.com

### In-network savings<sup>2</sup>

DENTAL PROCEDURE	AVERAGE COST RANGE	MEMBER OUT-OF-POCKET COST
Periodic oral exam <sup>3</sup>	\$40-\$50	\$0
Adult cleaning <sup>3</sup>	\$74-\$87	\$0
Four bitewing X-rays <sup>3</sup>	\$50-\$62	\$0
Crown (porcelain/ceramic)	\$1,000-\$1,195	\$425-\$508
Root canal therapy (back tooth)	\$1,015-\$1,095	\$432-\$465

# 95%

Overall dental and vision member satisfaction<sup>4</sup>

## Using our dental network is easy

Our DenteMax Plus/AlwaysCare network gives you access to top dental professionals in your area, making it easy to locate a dentist who's right for you.

- Refer to the document that came with your Colonial Life dental ID card to see a list of dentists closest to you.
- Click on the dental provider search tool on [ColonialLifeDental.com](https://ColonialLifeDental.com).
- Consult the AlwaysAssist mobile app.
- Confirm that your dentist is in network by having the office verify participation in the DenteMax Plus/AlwaysCare network prior to your appointment.
- Remember claims forms are not needed for in-network dentists.



### Extended customer service hours (ET)

Monday-Friday: 8 a.m. – 8 p.m.  
Saturday: 10 a.m. – 4 p.m.



Online self-service is available 24/7 at [ColonialLife.com](https://ColonialLife.com)



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

We welcome provider referrals. Email [ReferAProvider@ColonialLife.com](mailto:ReferAProvider@ColonialLife.com) to request that your dentist be added to our network.

- 1 Internal data, 2017. Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.
- 2 Savings based on in-network discounts and covered benefits. This is just an illustration. Eligibility for, entitlement to and amount of actual benefits will be determined according to the terms of your dental policy. Based on Colonial Life internal data, 2016 and average cost ranges from one ZIP code (70806). After enrollment, use the Dental Cost Estimator on [AlwaysAssist.com](https://AlwaysAssist.com) for information specific to your ZIP code.
- 3 Dental insurance usually pays 100% for these services. Plans and benefits may vary.
- 4 Starmount/AlwaysCare Benefits, 2017 Customer Satisfaction Survey, 2017.