

# Announcing a special benefits opportunity for Goodwill Industries Serving Southeast NE employees!

Goodwill Industries Serving Southeast NE is working with Colonial Life to offer you benefits that provide you with:

- **The ability to off-set the out-of-pocket expenses from your current health plan.**
- **The ability to protect your income and your assets if an injury, illness, or disability occurs.**
- **The convenience of premium payment through payroll deduction.**
- **The ability to take coverages with you if you change jobs or retire, at the same cost.**
- **CASH paid directly to you regardless of any health insurance you have.**

## **Disability Insurance (After-Tax)**

- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans.
- Provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered disability or sickness, including advanced payment for pregnancy.

## **Accident Insurance (Pre-Tax)**

- Helps pay unexpected medical expenses from lacerations, fractures and other injuries.
- Helps pay major medical deductibles and copayments if you're confined to a hospital from a covered accident.
- Covers you 24-7 On and Off the Job
- Covers children in all their school-sponsored sports, club sports, and school activities through the collegiate level.

## **Cancer Insurance (Pre-Tax)**

- Helps pay out-of-pocket expenses not covered by major medical plans.
- Coverage includes initial diagnosis, treatment, inpatient care, transportation and lodging, and experimental treatment.
- Wellness benefit included for screening exams.

## **Hospital Confinement Insurance (Pre-Tax)**

- Helps offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.
- Provides benefits for hospital admission (including delivery of a child), rehabilitation units, and wellness tests, and includes a waiver of premium benefit. Depending on your plan, it may also include outpatient surgery benefits.

## **Critical Illness Insurance (After-Tax)**

- Helps preserve your lifestyle in the event of a catastrophic illness as it pays a lump sum benefit up to \$75,000 for an employee and \$40,000 for a covered spouse.
- Covered critical illnesses are heart attack, stroke, major organ failure, end stage renal (kidney) failure, permanent paralysis due to a covered accident, coma, blindness, occupational infectious HIV or occupational infectious hepatitis (B, C, or D), and coronary artery disease.
- ***Subsequent Diagnosis now covered!*** Wellness benefit included for 24 screening exams.

## **Term Life Insurance (After-Tax)**

- Large amount of coverage with relatively low premiums. Up to \$500,000 in coverage. If \$100,000 or less is purchased, there is no blood work needed, nor physicals, just a few simple health questions.
- Convertible to permanent life insurance with no additional underwriting.

## **Universal Life Insurance (After-Tax)**

- Provides death benefits coverage that you can add to later as your needs change.
- Builds cash value on a tax-deferred basis at current interest rates.
- Flexible premium payments and coverage amounts.
- ***Long Term Care Rider available with Restoration Benefit***

## **Whole Life Insurance (After-Tax)**

- Life insurance for the insured's whole life, with **only 2 health questions** (no height or weight questions).
- Guaranteed level death benefit amount and guaranteed cash value.