



Newly Eligible Enrollment

www.coloniallife.com or worklife.coloniallife.com



After 90 days of employment, you are eligible for these additional benefits from Colonial Life.

Complete the attached survey and return IMMEDIATELY to Beth Olson.

If you answered “yes” to being contacted on the survey expect a call from the Benefits Center or call them directly (see # on left).



THINGS TO KNOW:

- Gather any information you may need to enroll, such as dependents' names, birthdates, Social Security numbers, and addresses.
- This call will be recorded and a benefit counselor will answer any questions you have and complete your enrollment over the telephone.

Reach the Benefits Center at
1-833-703-1967,
employer code
4533766

With most Colonial Life insurance products:

- Benefits are paid CASH directly to you, unless you specify otherwise.
- You can KEEP coverage with the SAME cost and SAME benefits when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies.
- The ability to protect your income and assets if an injury, illness, or disability occurs.
- The convenience of premium payment through payroll
- Coverage is available for your spouse and dependent children.

Dental Insurance PPO (Pre-Tax) – Available for Part-Time Employees Only

- PPO discounts available for dental procedures with a built in PPO Network.
- No waiting period for class A and B services like routine exams, cleaning, fluoride rinses, X-rays, and fillings.
- Coverage options are available for you, your spouse, and your eligible dependents.
- Vision coverage also available.
- To locate Dental and Vision providers in the network go to www.ColonialLifeDental.com

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 maternity.**

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.
- *Depending on the plan you chose, it could cover 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.
- **Spouse Disability Riders available.**
- **Wellness benefit included for screening exams.**

Cancer Insurance (Pre-Tax)

- Helps pay out-of-pocket expenses not covered by major medical plans.
- Coverage includes but is not limited to 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. It may also include outpatient surgery benefits. **Wellness benefit included for screening exams.**

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.
- **Subsequent Diagnosis is covered!**
- 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. **Wellness benefit included for screening exams.**

Term Life Insurance (After-Tax)

- Large amount of coverage with relatively low premiums. Convertible to permanent life insurance with no additional underwriting.
- 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.

Whole Life Insurance (After-Tax) **GUARANTEED ISSUE may be available!!**

- Permanent insurance for the insured's whole life (to age 100) with **no health questions for Guaranteed Issue face values and only 2 health questions** (no height or weight questions) for face values above GI amounts. Guaranteed Issue for Juvenile policies
- Guaranteed level death benefit amount and guaranteed cash value.
- Stand-alone policies for children, and grandchildren.
- Chronic Care Benefit Rider available.