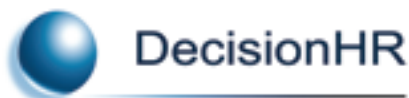




for what happens next®



You Have a Choice With Colonial Supplemental Insurance

DecisionHR is pleased to partner with **Colonial Life & Accident Insurance Company, a supplemental insurance provider since 1939**, to provide you with the following:

- Additional choices through voluntary, employee-paid benefits.
- New, one-on-one enrollment process, including salary illustrations and benefits statements.
- Ongoing benefits education.

Most employees with 90 days minimum employment and who work 25 or more hours per week have the opportunity to apply for the following Colonial Supplemental Insurance products. (Certain benefits availability may vary based on industry.)

■ Accident Insurance

Helps pay the direct (medical) and indirect (nonmedical) expenses that may result from a covered accident, such as emergency room fees, deductibles, co-payments, travel expenses and child care costs. Provides benefits for initial care and treatment, in addition to follow-up care that you may need. Spouse and dependent child(ren) plans also available.

Optional benefits available through policy riders at an additional cost include:

- Health Screening Benefit
- Sickness Hospital Confinement
- Sickness and Off-Job Accident Disability
- Spouse Rider – Sickness and Off-Job Accident

■ Cancer Insurance

Helps protect you against the out-of-pocket medical and indirect nonmedical costs associated with cancer diagnosis and treatment. This plan also provides a benefit for specified cancer screening tests to encourage early detection.

Optional benefits available through policy riders at an additional cost include:

- Death Due to Cancer
- Specified Disease
- Progressive Payment
- Initial Diagnosis of Cancer

■ Critical Illness Insurance

Pays a lump-sum benefit upon diagnosis of a covered critical illness, such as a heart attack (myocardial infarction), end-stage renal failure, coronary artery bypass surgery, stroke, or major organ transplant. This plan also includes a health screening benefit.

■ Short-Term Disability Insurance*

Replaces a portion of your income if you are totally disabled due to a covered accident or covered sickness. This plan can provide up to 50 percent of your income up to \$3,000 per month. (*Not available to hourly full-time hospitality industry employees.)

■ Hospital Confinement Indemnity Insurance

Designed to supplement your existing major medical coverage and pays a lump-sum benefit to help you pay medical and nonmedical expenses associated with a covered hospital confinement. This plan also includes benefits for doctor's office visits.

Optional benefits available through policy riders at an additional cost include:

- Emergency Care

■ Cash Value Life Insurance

Valuable whole life and universal life insurance plans that provide level death benefits and premiums with guaranteed cash values. To help provide financial security for your loved ones and round out your life insurance protection, these life insurance products can be tailored to your individual needs.

■ Level Term Life Insurance

The simplest and most affordable type of life insurance to help meet your individual financial security needs.

Features of Colonial Coverage

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- Most plans pay benefits regardless of any other insurance you may have with other insurance companies.
- Most plans offer coverage for your spouse and dependent children.
- Most plans are guaranteed renewable.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states. Meet with a Colonial representative for complete details.

**For more information, contact your
Colonial representative:**

Eric Schaeffer

**District Manager for
Colonial Supplemental Insurance**

Toll-Free: 1-866-757-2726



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Colonial Supplemental Insurance products are underwritten by:
Colonial Life & Accident Insurance Company

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