

Off Job - Disability Income Protection

Colonial's Disability protection replaces a portion of your income if you become unable to work to help pay –

- Mortgage, rent, utility or other household expenses.
- Benefits are paid directly to you unless you specify otherwise.
- Benefit pays a percentage of your salary for 3 or 6 months of coverage.
- **12/12 pre-existing condition exclusion applies**

A Colonial Representative can help you calculate your Monthly Deductions
Individual Pay Monthly Premium per \$100 of Off-Job Monthly Benefit
 Rates and Plan Designs May Vary By State

Benefit Period: 3 MONTHS							
Elimination	0/7	7/7	7/14	0/14	14/14	0/30	30/30
Ages: 17-49	\$2.84	\$2.71	\$2.05	\$2.16	\$1.86	\$1.44	\$1.23
50-64	\$3.47	\$3.16	\$2.38	\$2.56	\$2.26	\$1.96	\$1.82
65-74	\$4.20	\$3.83	\$2.97	\$3.28	\$2.81	\$2.39	\$2.34

Benefit Period: 6 MONTHS							
Elimination	0/7	7/7	7/14	0/14	14/14	0/30	30/30
Ages: 17-49	\$3.65	\$3.43	\$2.77	\$2.87	\$2.54	\$1.97	\$1.64
50-64	\$4.81	\$4.54	\$3.46	\$3.67	\$3.28	\$2.85	\$2.44
65-74	\$6.19	\$5.85	\$4.45	\$4.70	\$4.27	\$3.63	\$3.12

Annual Income Requirements to provide 60% monthly Disability Benefit

Annual Gross	Monthly Disability Benefit
Annual Salary Starting at 10,000	500
Annual Salary Starting at 20,000	1,000
Annual Salary Starting at 30,000	1,500
Annual Salary Starting at 40,000	2,000
Annual Salary Starting at 50,000	2,500
Annual Salary Starting at 60,000	3,000
Annual Salary Starting at 70,000	3,500
Annual Salary Starting at 80,000	4,000
Annual Salary Starting at 90,000	4,500
Annual Salary Starting at 100,000	5,000

Example: 30 Year's old, 6-month benefit with an elimination of 7/7, annual gross is \$50,000 (Can get up to \$2,500)
 $\$3.43 \times 25 = \85.75 per monthly premium

Accident Insurance IAC 4000

Features of Colonial Life's Accident Insurance –

- Benefits are paid directly to you
- Benefits are paid regardless of any other insurance you may have with other insurance companies
- You can take your coverage with you if you change jobs or retire

With Accident Insurance through Colonial Life benefits are paid for initial care due to an accident such as:

- Emergency Room Treatment
- X-rays
- Ambulance
- Hospital Admission and Daily Stay

Additional benefits are paid based on the type of accidental injury diagnosed. There are benefits paid for injuries such as:

- Lacerations
- Broken Bones
- Burns

Individual Pay Monthly Premiums
 Rates and Plan Designs May Vary By State

Preferred On/Off Job with Active Lifestyles and Wellbeing Standard \$50	
Individual	\$21.40
Employee & Spouse	\$31.99
One-Parent Family	\$38.03
Two-Parent Family	\$48.17

Colonial's Medical Bridge Insurance –

- Pays benefits directly to you if you or a covered family member is admitted to the hospital.
- Your benefits are paid regardless of any other coverage you may have with other insurance companies.
- You can take your coverage with you if you change jobs or retire
- **12/12 pre-existing condition exclusion applies**

Employee Choice Benefits

- Daily Hospital Confinement benefit
- Enhanced Intensive Care Unit Confinement benefit

**Plan 2
Hospitalization Benefit \$1500
\$50 Health Screen Benefit
Outpatient Surgical Procedure**

Individual Pay Monthly Premiums – Rates and Plan Designs May Vary By State

	Named Insured	Insured & Spouse	One-Parent Family	Two-Parent Family
17-49	\$ 23.55	\$ 44.40	\$ 30.80	\$ 51.65
50-59	\$ 32.35	\$ 61.00	\$ 39.60	\$ 68.25
60-64	\$ 42.30	\$ 79.80	\$ 49.55	\$ 87.05
65-75	\$ 54.05	\$ 102.10	\$ 61.30	\$ 109.35

Out-Patient Surgical Benefit

*See surgical schedule to determine tier	Benefit
Tier 1	\$500
Tier 2	\$1000
Calendar Year Maximum per covered person per year	\$1500

Critical Illness HSA

Critical Illness Benefit - You choose a face amount from \$5,000 to \$75,000, in increments of \$1,000. Spouse coverage is available from \$5,000 to \$40,000. The benefit is paid upon diagnosis of one of the critical illnesses listed in the policy. If the spouse is covered under the employee plan their face amount is 50% for the employees' coverage. If dependent child(ren) are covered, their face amount is 25% of the named insured's coverage.

Other Features of Colonial's Critical Illness -

- Portable. You can retain coverage if you change jobs or retire.
- Guaranteed Renewable. The policy is guaranteed renewable until the maximum benefit is paid.
- A lump sum benefit is payable upon diagnosis of a covered critical illness. A survival period is not required.
- **12/12 pre-existing condition exclusion applies**

**Individual Pay Monthly Premiums – Rates and Plan Designs May Vary By State
\$10,000 Face Amount with Cancer, Health Screening and Subsequent Diagnosis**

Age	Named Insured		Employee/Spouse		One-Parent Family		Two-Parent Family	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
17-24	\$ 5.90	\$ 7.50	\$ 8.90	\$ 11.50	\$ 7.40	\$ 9.10	\$10.50	\$ 13.10
25-29	\$ 7.80	\$10.70	\$12.00	\$ 16.40	\$ 9.30	\$12.20	\$13.50	\$ 18.00
30-34	\$10.00	\$14.90	\$15.30	\$ 22.90	\$11.50	\$16.50	\$16.90	\$ 24.50
35-39	\$13.30	\$20.20	\$20.50	\$ 31.00	\$14.90	\$21.70	\$22.00	\$ 32.60
40-44	\$16.00	\$25.30	\$24.60	\$ 38.90	\$17.50	\$26.90	\$26.10	\$ 40.50
45-49	\$21.10	\$32.60	\$32.40	\$ 50.30	\$22.60	\$34.20	\$33.90	\$ 51.80
50-54	\$29.50	\$45.00	\$45.40	\$ 69.10	\$31.10	\$46.60	\$47.00	\$ 70.70
55-59	\$36.60	\$57.50	\$56.30	\$ 88.40	\$38.20	\$59.10	\$57.90	\$ 89.90
60-64	\$48.80	\$74.00	\$75.10	\$113.60	\$50.40	\$75.50	\$76.60	\$115.20
65-70	\$54.20	\$82.70	\$83.30	\$127.00	\$55.80	\$84.20	\$84.80	\$128.60

Term Life Insurance 5000

Term Life Insurance- offers a predictable way to provide peace of mind for you and your family.

- Portable. You can retain coverage with no increase in premium if you change jobs or retire.
- Guaranteed Renewable to age 95, as long as premiums are paid when due.
- Flexible Term periods are available to fit your needs during more financially demanding years.
- Waiver of Premium and AD&D Riders available at an additional cost (Included in rate below, but is an optional benefit)
- Spouse and Children Riders available at an additional cost

Sample Individual Pay Monthly Premiums for a 15 Year Policy Employee Only (Rates are age Specific)
Additional Riders available for additional premium costs
Rates and Plan Designs May Vary By State

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		\$100,000 Face Amount	
	Non- tobacco	Tobacco	Non- tobacco	Tobacco	Non- tobacco	Tobacco	Non- tobacco	Tobacco	Non- tobacco	Tobacco
25	\$ 7.47	\$11.24	\$12.69	\$22.10	\$ 14.37	\$ 21.92	\$ 19.56	\$ 30.87	\$ 24.75	\$ 39.83
35	\$ 8.41	\$12.36	\$15.02	\$24.90	\$ 15.42	\$ 23.87	\$ 21.12	\$ 33.81	\$ 26.83	\$ 43.75
45	\$10.00	\$15.81	\$19.00	\$33.52	\$ 23.08	\$ 45.08	\$ 32.62	\$ 65.62	\$ 42.17	\$ 86.16
55	\$17.26	\$33.04	\$37.14	\$76.60	\$ 42.58	\$101.50	\$ 61.87	\$150.24	\$ 81.16	\$198.99
65	\$37.97	\$67.87	\$53.58	\$96.91	\$103.16	\$189.83	\$152.74	\$282.74	\$202.33	\$375.65

**** Your Colonial Representative can give you more information and plan outlines of all the benefits that are listed.****

Above rates are intended as sample premiums only and can change depending on State and plan design for each of the voluntary benefits offered.

To enroll in these benefits, you will need to schedule a time with a Colonial Benefit Counselor. A Colonial Benefit Counselor can help customize a plan that best fits the needs of you and or your family.

Please note: Coverage is not bound by voicemail, interest sheet or email

If you have an interest in learning more about or if you need to make any changes to your existing coverage schedule a virtual appointment with Allisa Swartz on her Calendly Link below

Allisa Swartz

<https://calendly.com/AllisaSwartz>

Benefits Representative

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