

# Your Benefits Choice

Specially designed for businesses with more than 50 employees



Colonial Life has been helping protect America's workers for more than 75 years. We're proud to work with more than 66,000 businesses just like yours across the country.<sup>1</sup>

We don't just offer voluntary benefits. Through 1-to-1 benefits counseling, we help your employees better understand their benefits, and our administrative programs and services can help save you time and money.

## It's easy to build a solid benefit foundation for your employees

Your Benefits Choice is designed for employers like you, to help you make the most of your budget, your time and your benefit offerings.

With a few simple selections from this package, you can easily expand the benefits you offer your employees and provide them added financial protection – without increasing your budget.

## Voluntary benefits

Voluntary benefits are designed to help supplement the standard benefits you offer. Because they're chosen and paid for by the employee, you can provide additional coverage options while still looking out for your budget.

One easy way to provide coverage is through Colonial Life's Two by Four offer, which allows you to make two or more of these plans available to your employees guaranteed issue, if certain criteria are met.\*

### Voluntary plan choices – choose at least two:

- Individual short-term disability insurance** can replace part of an employee's income if he or she is unable to work due to a covered injury or illness.
- Whole life insurance** can provide guaranteed features – cash value accumulation, premium rates and a death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect a family's way of life.
- Accident insurance** can help lessen the financial impact of out-of-pocket costs associated with an accidental injury or covered treatment.
- Critical illness insurance** can provide a lump-sum benefit to help with the direct and indirect costs related to a covered critical illness.

\*The greater of three enrolled employees or 10% participation. Health questions may be asked for some individual products. All criteria for Colonial Life's "Two by Four" underwriting offer apply.

### Optional hospital confinement plan

- Hospital confinement indemnity insurance** can provide a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help with co-payments and deductibles.

**Colonial Life**<sup>®</sup>  
The benefits of good hard work.<sup>®</sup>

## Health and wellness discount card

Regardless of what you choose, all of your employees can receive a health and wellness discount card at no cost to them. WellCard offers discounts at brand-name vendors on a variety of products and services, including prescription drugs, dental and vision care, and medical bill assistance.



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## Complimentary services

Choose one of these valuable programs,<sup>2</sup> which are popular with businesses of your size and provide your employees even more financial protection:

- Identity theft protection** – Available through InfoArmor, this service provides your employees with identity theft protection, including wallet armor, Internet surveillance, privacy advocate remediation and monthly updates, at no cost for one year.
- Complimentary AD&D insurance** – Employees receive \$5,000 of Accidental Death and Dismemberment coverage at no cost, for one year.
- Employee flu shots** – A nurse made available through our reputable vendor will provide the shots at your location(s) if you have a minimum of 30 employees per location.

It's easy to enhance your employee benefits package with Your Benefits Choice. Talk with your Colonial Life benefits representative to learn more.

1 Colonial Life internal data, 2016

2 Services may not be available in all states. Minimum enrollment participation and other Colonial Life account requirements may apply. Terms and availability of service are subject to change.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policies for specific provisions and details of availability.

ACCIDENT, CRITICAL ILLNESS AND HOSPITAL CONFINEMENT INSURANCE ARE LIMITED POLICIES.

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