

**END-TO-END
BENEFITS SOLUTIONS**

At no direct cost, your benefits administration can be easy, simple and efficient.

- **Cost management strategies**
 - Tax savings – Section 125, including fee discounts for Flexible Spending Accounts
 - Wellness communications and programs
 - Eligible dependent review
- **Tools to provide HR and administrative time savings**
 - Core and voluntary enrollment and administration
 - HR resources and access to administrator website
 - Simplified billing, remittance and claims
- **Benefits communication and engagement strategies**
 - 1-to-1 benefits counseling
 - Benefits communication tools
 - Discount program for health and wellness goods and services
 - Reliable, accessible customer service
- **Flexible enrollment services**
 - Proprietary enrollment system
 - Integration with third-party benefits administration systems

Colonial Life offers a broad range of benefit options so you can provide your employees the added financial protection they need while managing your benefit costs.

- **Accident insurance** helps offset the unexpected costs of an accident, such as doctor bills, ambulance fees and hospital expenses. A health screening benefit is available.
- **Disability insurance** helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.
- **Cancer insurance** helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. A cancer screening benefit is also available.
- **Specified disease for critical illness insurance** supplements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness. A health screening benefit is also available.
- **Hospital confinement indemnity insurance** provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to assist with costs that your medical plan may not cover.
- **Life insurance** provides guaranteed features – cash value accumulation, premium rates and death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect your family's way of life.

Talk with your Colonial Life representative to learn more.

ColonialLife.com

Important features of Colonial Life coverages

- Coverages are not directly impacted by Affordable Care Act market reforms.
- Benefits are paid directly to the insureds, unless otherwise specified.
- Benefits are paid regardless of any other coverage employees may have with other insurance companies.
- Coverage options are available for spouse and eligible dependent children, in most cases.
- Most coverage is portable, meaning employees can keep their coverage if they retire or change jobs.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits representative.