

You Have the Benefit of Choice Make It Count!

You're an employee with unique needs and circumstancesand the Employee Benefits Program from the University of New England includes a variety of Colonial Life Voluntary Benefit choices to suit your specific needs for you and your family members. You may select from:

- o **Life Insurance**: Term, Whole, Universal (optional LTC Rider)
- o **Accident Insurance** that pays specific benefit amounts for injuries received in a covered accident, for as little as \$8.96 per pay period for employee coverage, or \$16.31 for family. (Optional Disability Income Replacement Rider for your spouse.)
- o **Cancer Insurance** that pays specific benefit amounts for the detection and treatment of cancer, for as little as \$5.75 per pay period for employee coverage, or \$9.75 for family.
- o **Critical Illness Insurance** that pays a lump sum benefit upon diagnosis of a covered specified illness such as heart attack, stroke, end stage renal kidney failure, and more. Premium for a sample \$5,000 policy is \$1.70 per pay period for someone age 24, \$2.20 for age 34, \$3.38 for age 44, \$5.50 for age 54, \$8.40 for age 64. Higher coverage amounts are available. Premium does not increase with age after enrollment.

Benefits are paid directly to you, regardless of any other insurance you have; and policies are fully portable when you change jobs or retire.

Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits representative. Policies or provisions may vary or be unavailable in some states.

Colonial Life
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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Colonial Life.
Making benefits count.