

# WHEN WAS THE LAST TIME YOU TOOK A LOOK AT YOUR **PERSONAL BENEFITS SITUATION?**



During your benefits enrollment, **UNE and Colonial Life & Accident Insurance Company** are offering an opportunity for you to review your current benefits situation and apply for additional personal insurance benefits to meet your individual needs.

Please take a few minutes to answer the questions below so that you can begin assessing your personal benefits needs. During the enrollment, bring this to your meeting with the Colonial Life benefits representative, who can help you look closer at the choices available.

1. Am I prepared financially to pay medical expenses my other insurance does not cover, such as deductibles and co-insurance payments?  
Yes ☐ No ☐
2. How about related expenses such as travel, lost wages, special food and clothing, transportation to treatment centers or childcare, in the case of an illness or a disability?  
Yes ☐ No ☐
3. Do I have financial commitments that my family would have to continue to pay after I die?  
Yes ☐ No ☐
4. Do I have financial resources to help my family to maintain their standard of living after I die?  
Yes ☐ No ☐
5. If a member of my family had an accident or became seriously ill, am I prepared for care-giving hardships such as lost wages or changes in lifestyle?  
Yes ☐ No ☐

***If you answered "no" to any of the questions above, you may have the need for additional insurance to help cover expenses associated with an illness, disability or even death.***

**Be sure to meet with a Colonial Life benefits representative during your enrollment period to learn about your personal insurance options:  
Call (207) 828-8016 to schedule your benefits counseling session.**