You’re an employee with unique needs and circumstances and 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:

- **Life Insurance**: Term, Whole, Universal (optional LTC Rider)
- **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.)
- **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.
- **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.