

Voluntary Benefit offering for our employees!



Group Medical Bridge Insurance

If you got sick or hurt, could you cover all of your medical expenses? Colonial's Medical Bridge offers financial protection for those out-of-pocket expenses related to a hospital confinement, outpatient surgery, common diagnostic testing procedures, and emergency room treatment.

Employee level coverage will be *EMPLOYER PAID* for all employees 20+ hours!

- Pays a \$500 hospital confinement benefit that can help pay for the costs associated with a hospital stay.
- Pays a \$150 Emergency Room Visit Benefit that can help pay for the charges related to an emergency room visit.
- Pays a \$500 or \$1000 outpatient surgical benefit that can help cover the costs associated with a covered surgical procedure.
- Pays a \$250 diagnostic procedure benefit that can help pay for the costs associated with common diagnostic procedures.

A representative will be visiting your department in October, and you will be given the opportunity to enroll in Group Medical Bridge coverage for your family, as well as some additional important voluntary benefits!

Group Medical Bridge Insurance - you will have the opportunity to purchase additional coverage to protect your family! Weekly rates:

| ISSUE AGE | NAMED INSURED | EMPLOYEE & SPOUSE | ONE-PARENT FAMILY | TWO-PARENT FAMILY |
|-----------|----------------|-------------------|-------------------|-------------------|
| 17-99 | EMPLOYER PAID! | \$4.41 | \$2.60 | \$7.04 |

Short Term Disability Insurance helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability. Choose among a variety of plans.

Accident Insurance helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Critical Illness Insurance helps offset the out-of-pocket medical and indirect non-medical expenses related to critical illness that most medical plans may not cover.

Term Life Insurance offers a predictable way to provide peace of mind for you and your family. It can help protect your loved ones during high-need years. Flexible premium payments and coverage amounts.

Whole Life Insurance provides death benefit coverage with guaranteed features including cash value accumulation, premium rates and death benefit (minus any loans and loan interest). Flexible premium payments and coverage amounts.

Complimentary benefit provided to you when you meet with a benefit counselor!



COMPLIMENTARY WellCard - provides discounts on health and wellness services. It could save you money on doctor office visits, prescription drugs and more. Visit www.WellCardSavings.com for more information

Enrollment Information

Dates and Times will be announced soon!

A representative will be visiting your department in October to review your benefit choices, answer any questions and help you enroll!

We are asking that each benefit eligible employee meet briefly with a benefits advisor. We would like everyone to make a fully educated decision. When you meet with an advisor, you will receive your FREE WellCard.

Important features of Colonial Life's coverage:

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.