

Take Advantage of What Colonial Life Has to Offer!

Have we got news for you! As an employee of **UNE**, you have the opportunity to apply for personal insurance products. These benefits can enhance your current benefits portfolio and can be customized to fit your individual needs. Also:

- o **Coverages are available for you *and* your family, with most products.**
- o **You will enjoy the convenience of premium payment through payroll deduction.**
- o **You will have the ability to take most coverages with you if you change jobs or retire.**
- o **Benefits are paid directly to you.**
- o **Receive benefits regardless of any other insurance you may have.**
- o **Premium does not increase with age. Lock into your rate today!**

The following insurance plans will be offered during your enrollment:

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. As little as \$8.96 per pay period for employee coverage. (*Optional Disability Income Replacement Rider available for your spouse*).

Cancer Insurance – helps offset the out-of-pocket medical and nonmedical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests. As little as \$6.62 per pay period for employee coverage. You select the level and optional riders.

Critical Illness Insurance – complements your major medical coverage by providing a lump-sum benefit upon diagnosis of a covered specified illness you can use to help pay the direct and indirect costs related to a covered critical illness (such as heart attack, stroke, end stage renal kidney failure, and more). As little as \$1.70 per pay period for a \$5,000 face value policy. You can customize your plan by selecting the lump sum face amount.

Short Term Disability Insurance - replaces a portion of your income to help make ends meet if you are totally disabled due to a covered accident or covered sickness. You may customize a policy to supplement your current disability benefits, and/or to provide your only source of income replacement. This coverage helps you to maintain your lifestyle. As little as \$3.70 per week. You select your monthly benefit, duration and elimination periods.

Life Insurance – enables you to tailor coverage for your individual needs and helps provide financial security for your family members. Term, Whole Life, and Universal Life options.

A Colonial Life benefits representative will explain how these benefits can help protect you and your family. Your insurance needs can be reviewed in just a few short minutes. With Colonial Life, you can select benefits that meet your individual needs and make your benefits count!

Don't miss your chance to learn more about this exciting opportunity!!

To schedule a one-on-virtual meeting with a Colonial Life representative, please contact:

[Debbie Sullivan at 207.415.1012 or by email, debbie@betterbenefitsme.com](mailto:debbie@betterbenefitsme.com)

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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coloniallife.com

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

Colonial Life
Making benefits count.