Colonial Life®

ColonialLife.com

RE: Enclosed Proposal -- National Corrections Employees Union

Colonial Life & Accident Insurance Company is pleased to submit the enclosed proposal with a selection of personal insurance products and services:

- **Accident**
- **Cancer**
- **Critical Illness**
- **Life**
- **Benefits Communication and Engagement**
- **Enrollment Solutions**
- **Account Administration**
- **Policyholder Services**

We take great pride in being an industry leader in offering voluntary, payroll-deducted employee benefits at the work site.

We are presenting both cancer insurance and critical illness insurance in this proposal. Our critical illness plan can be offered with or without a cancer benefit. If you choose to offer both cancer and critical illness insurance to your employees, as the employer you will choose either:

1.) Critical Illness without cancer coverage and stand-alone Cancer plan; or

2.) Critical Illness with cancer coverage and no stand-alone Cancer plan

We believe you will be pleased with the wide range of tailored support Colonial Life can provide. We excel in providing comprehensive, flexible benefits communications and enrollment support for our accounts, backed by ongoing quality customer service to both our accounts and our policyholders.

If you have questions or need additional information, please contact me at 413-536-7263. We thank you in advance for your consideration.

Prepared for:
National Corrections Employees Union

Date:
August 28, 2015

By:

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Columbia SC 29202

Colonial Life
The benefits of good hard work.℠

Table of Contents

Colonial Life is committed to helping America's workers and their families minimize personal financial risk with a comprehensive offering of voluntary benefits through the workplace. Colonial Life compensates producers to facilitate the sale and delivery of these valuable benefits. This compensation might include commissions as well as various incentives and awards. We support disclosure of compensation programs for our products, and your insurance advisor can provide you with complete information about these programs. You may also learn additional information about our compensation programs by contacting our Plan Administrator Service Center at 1-800-256-7004.

Introduction

Colonial Life

Thank you for considering The Colonial Life & Accident Insurance Company as your voluntary benefits and solutions provider.

For more than 75 years, we've helped America's workers – employees just like yours – protect what they've worked so hard to build.

With dwindling budgets, decreasing resources and increasing political requirements, we understand the hurdles you face when trying to provide a comprehensive employee benefits package while being fiscally responsible.

Currently, we work with nearly 80,000 businesses and 3 million policyholders nationwide, of which we work with 5,000 local governments, 34 state governments and 2,700 educational agencies, providing valuable financial protection with our voluntary benefit solutions and services.

We're here to help you overcome your employee benefit challenges with our proven cost-saving solutions, end-to-end enrollment and communication tools and benefits administration services.

Financial Protection

By packaging core benefit offerings with our personal insurance products, you can enhance your benefits program and help employees fill the gaps in their individual coverage. We offer a full slate of group and individual products. Many can be employee-paid, so there's no direct cost to you.

Comprehensive benefits education

We take a personal approach to helping your employees understand their own benefits situation and the options available to them so they can make informed decisions on how best to protect their families. No other company provides this level of service or depth of involvement with each and every individual.

To ensure your employees are receiving the best attention and consultation, our benefits counselors are trained to meet aggressive service standards. We measure them frequently, so that we can constantly raise the bar on our service delivery.

Customized education materials

Preparing your employees for enrollment can make a sizeable impact on your resources, so we take care of it all for you. From pre-enrollment announcements to product brochures and online educational tools, our benefits communication materials help ensure your employees understand all the benefit options available to them. Every piece can be customized to your organization – at no direct cost to you.

Health care reform support

No matter how you plan to approach health care reform, we can help you:

- Better understand the market reforms so you can make timely, informed decisions.
- Implement the benefits program that works best for you, whether you've determined it's best to provide your own plan or directed your employees to the health insurance marketplace.
- Help prepare your employees for company benefit plan changes or the health insurance marketplace, and educate them on their available options.
- Offer your employees the added financial protection of voluntary benefits to supplement their health benefits.

Colonial Life

End-to-end enrollment services

We can interface directly with your systems to enroll in both core and voluntary benefits. This makes your enrollment as convenient as possible for your employees and less intrusive to your work day. We also provide accurate and reliable transmission of the enrollment data.

All of our enrollment professionals are trained, monitored and graded upon the satisfaction your employees receive from their experience.

Administrative service and support

We realize that an enrollment is only as good as the service that follows. The most important stance we can take is to ensure we deliver on our commitments through quality billing, claims processing and individual customer service.

We set aggressive service standards, focused on goals such as quick and accurate response to customer service requests, processing billing changes and handling claims. We constantly raise the bar on our service standards in our ongoing efforts to provide easier, faster and more customer-friendly service.

Billing and reporting

We have people and systems that can handle the most complicated billing situations. Through our online administration service, we are able to provide you a quicker, simpler billing process – all available at no charge.

Claims processing

Although account service is a high priority, we know that the bottom line for all our customers is claims processing and payment. We have the ability to process vast numbers of claims of all sizes quickly and efficiently.

Underwriting

We make fast, often automatic, underwriting decisions with little information compared to the typical individual insurance market. We strive to keep the process simple for everyone.

A history of financial stability an industry innovation

The Colonial Life & Accident Insurance Company operates as a standalone entity of Unum Group, a Fortune 500 company. Our entire operation – customer call centers, underwriting, claims processing, product development and marketing – is managed independently at our headquarters in Columbia, South Carolina.

As a member of the Unum family of companies, we’re a strong industry leader with a secure future. Our financial position remains solid and well positioned to serve customers’ needs and deliver on promises now and in the future.

Stability you can count on

Choose a company that's committed to financial strength.

Colonial Life is an industry leader with a secure future. For 75 years, we've helped America's workers preserve and protect the vitally important things they've worked so hard to build.

Colonial Life operates as a stand-alone business of Unum, a Fortune 500 company and market leader in voluntary benefits, such as disability, critical illness and life insurance. Our entire operation — customer call centers, underwriting, claims processing, product development and marketing activities — is managed independently at our headquarters in Columbia, S.C.

Strong financial background

Colonial Life has a long tradition of consistent, profitable financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the ongoing strength of our balance sheet.

We take pride in the overall financial strength of our company, and we want you to know about our:

- Consistently strong industry ratings.
- Strong investment portfolio.
- Long-term profitable growth.

We go above and beyond to meet our obligations to customers. Our financial position remains solid and well-positioned to serve customers' needs and deliver on promises now and in the future.

Fast facts about Colonial Life

- Headquartered in Columbia, S.C.
- Founded in 1939.
- 1,100 employees.
- Approximately 7,500-member independent contractor sales organization nationwide.
- Approximately 6,000 active Colonial Life-contracted brokers.
- Offers a broad portfolio of group and individual personal insurance products, including disability, accident, life, cancer, critical illness and hospital confinement indemnity coverage.
- Continues to be a leader in benefits communication and education, enrollment and customer service.
- Operates in 49 states, the District of Columbia and Puerto Rico. In New York, similar products and services, if approved, are underwritten by a Colonial Life affiliate, The Paul Revere Life Insurance Company.
- Serves more than 80,000 businesses and organizations.[1]
- More than 3 million policies in force.[1]
- Received "Readers' Choice" awards in four categories relevant to its business: best at working with brokers, best consumer-driven health care products, best prepared for health care reform and technology company that makes my life the easiest.[2]
- Repeatedly named one of the best large companies to work for in S.C. since 2006.[3]

[1] *Colonial Life & Accident Insurance Company corporate records as of year-end 2013.*

[2] *Benefits Selling Magazine, November 2013.*

[3] *SC BIZ and the South Carolina Chamber of Commerce, "Best Places to Work in South Carolina," research conducted by Best Companies Group.*

Consistently strong industry ratings[4]

While the ultimate judge of an insurance company is the customer, independent rating agencies also judge, or rate, insurance companies. These ratings can help you determine the financial strength and liquidity of a company. Unum's primary subsidiaries[5] consistently earn strong financial strength ratings from the four major rating agencies.

A.M. Best Company

Colonial Life	A Excellent
Unum Life	A Excellent
First Unum Life	A Excellent
Provident Life and Accident	A Excellent
Provident Life and Casualty	A Excellent
Paul Revere Life	A Excellent

Ratings from "A" to "C" also may be enhanced with a double plus (++), plus (+) or minus (-) to indicate whether credit quality is near the top or bottom of a category.

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

A.M. Best Financial Strength Ratings

Secure Ratings

A++, A+	Superior
A, A-	Excellent
B++, B+	Good

Vulnerable Ratings

B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Moody's Investors Service

Colonial Life	A 2 Good
Unum Life	A 2 Good
First Unum Life	A 2 Good
Provident Life and Accident	A 2 Good
Paul Revere Life	A 2 Good

Moody's appends numerical modifiers 1, 2 and 3 to each generic rating classification from "Aa" through "Caa." Numeric modifiers are used to refer to the ranking within a group — with 1 being the highest and 3 being the lowest. However, the financial strength of companies within a generic rating symbol ("Aa," for example) is broadly the same.

Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to punctually pay senior policyholder claims and obligations.

Moody's Long-Term Insurance Financial Strength Ratings

Aaa	Exceptional
Aa	Excellent
A	Good
Baa	Adequate
Ba	Questionable
B	Poor
Caa	Very Poor
Ca	Extremely Poor
C	Lowest

Standard & Poor's

Colonial Life	A Strong
Unum Life	A Strong
First Unum Life	A Strong
Provident Life and Accident	A Strong
Paul Revere Life	A Strong

Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

A Standard & Poor's Insurer Financial Strength (IFS) rating is a forward-looking opinion about the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms.

Standard & Poor's Insurer Financial Strength Ratings

Secure Ratings

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good

Vulnerable Ratings

BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
R	Regulatory Supervision
NR	Not Rated

Fitch

Colonial Life	A Strong
Unum Life	A Strong
First Unum Life	A Strong
Provident Life and Accident	A Strong
Provident Life and Casualty	A Strong
Paul Revere Life	A Strong

Plus (+) or minus (-) may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the "AAA"category or to ratings below the "B" category.

A Fitch Insurer Financial Strength (IFS) rating provides an assessment of the financial strength of an insurance organization. The IFS Rating is assigned to the insurance company's policyholder obligations, including assumed reinsurance obligations and contract holder obligations, and reflects the ability of the insurer to meet these obligations on a timely basis.

Fitch Long-Term International IFS Ratings

Secure Ratings

AAA	Exceptionally Strong
AA	Very Strong
A	Strong
BBB	Good

Vulnerable Ratings

BB	Moderately Weak
B	Weak
CCC	Very Weak
CC	Extremely Weak
C	Distressed

[4] *Industry ratings are not a warranty of an insurer's financial strength, current or future ability to meet its obligations to policyholders nor a recommendation of a specific policy form, contract, rate or claim practice. In addition, industry ratings do not address the suitability of a particular insurance policy or contract for a specific purpose or purchaser.*

[5] *Unum's primary subsidiaries are Unum Life Insurance Company of America, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, The Paul Revere Life Insurance Company, Colonial Life & Accident Insurance Company, and First Unum Life Insurance Company.*

Strong investment portfolio

Colonial Life's investment program is characterized by a long-term view and prudent management of financial risk. The foremost requirement of Colonial Life's investment program is that the ability to meet policyholder commitments cannot be impaired by investment results. Therefore, we manage our assets in a manner that ensures we meet this basic responsibility during all economic conditions.

Colonial Life has a strong investment portfolio invested in diverse markets and securities, which reduces the effect of unexpected events on the total investment program.

Colonial Life's portfolio as of December 31, 2013, had limited exposure to potentially risky investments, such as commercial real estate and commercial mortgages.

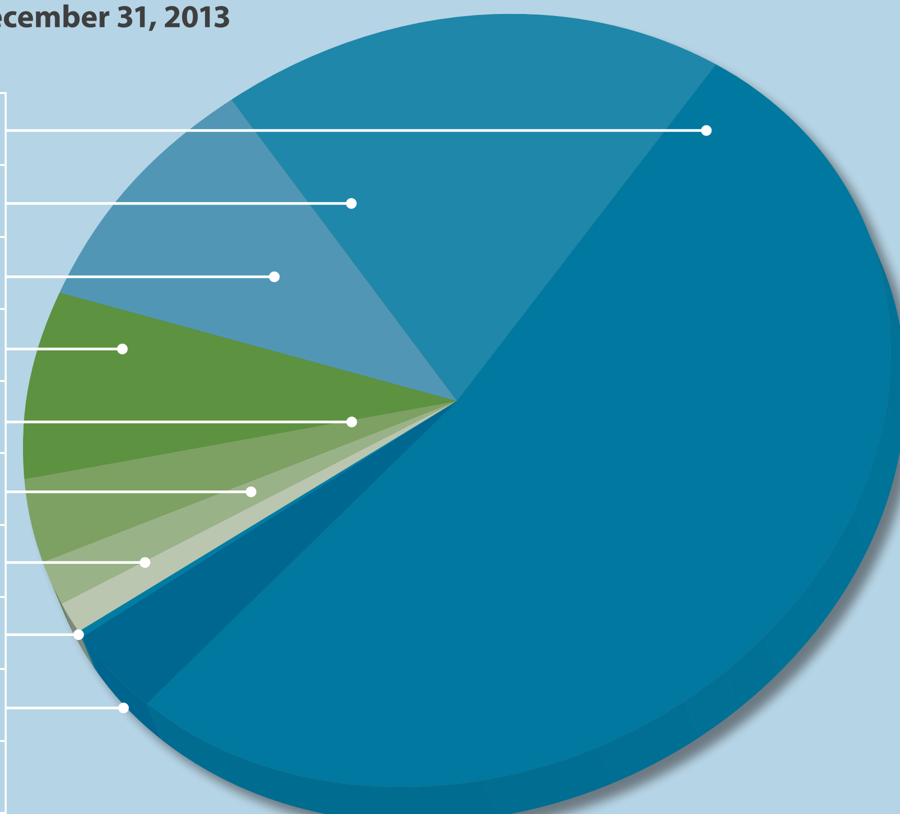
- Approximately 84 percent invested in bonds.
- Less than 1 percent invested in real estate.
- Approximately 10 percent invested in commercial mortgages, consistent with the industry average.[6]

Investment portfolio mix

Colonial Life's investments are positioned to support the long-term strength of the company and its strategy of sustainable growth.

Investment Portfolio Mix as of December 31, 2013

Public Corporate	52.6%
Private Placement	18.8%
Mortgage Loans	9.9%
High Yield	7.8%
Government and Municipal	3.5%
Policy Loans	1.9%
Mortgage-Backed Securities	1.6%
Real Estate	0.1%
Other	3.8%
Total	**100.0%**



[6] *Source: A.M. Best Company year-end 2012 Best's Aggregates & Averages.*

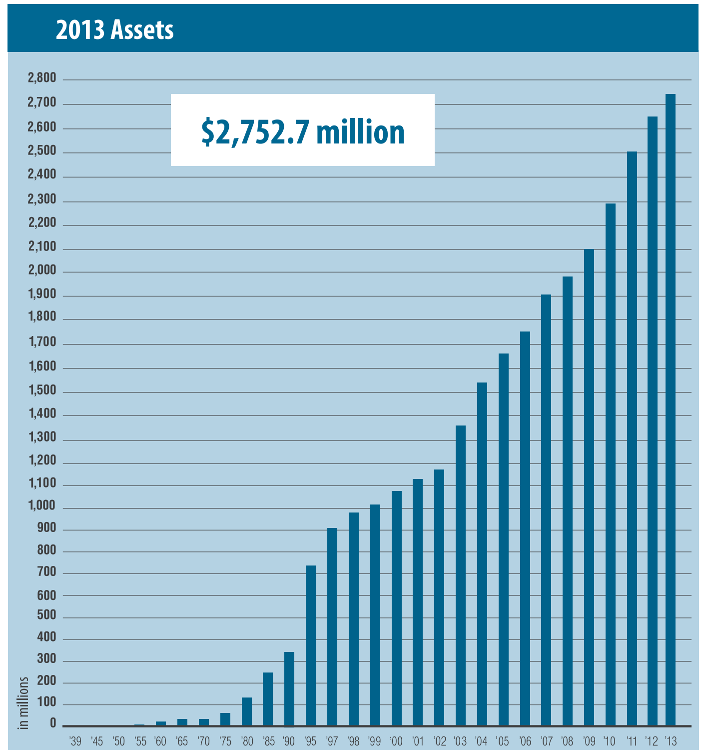
Long-term profitable growth

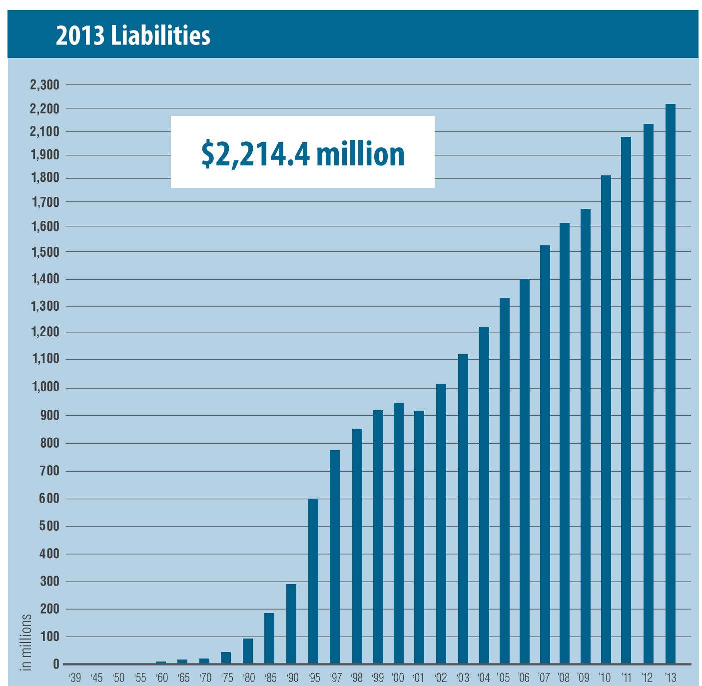
A history of prudent investment strategies and financial integrity has enabled Colonial Life to sustain long-term growth to benefit policyholders. Our practice of investing in quality securities has resulted in a 16 percent average compound annual growth rate in statutory assets since the company was founded.

Assets and liabilities should be managed to complement one another to minimize balance sheet risk. Therefore, asset quality, as well as the effective management of assets and liabilities, are vital indicators of an insurance company's financial strength.

- Since 1939:
  - Statutory premiums have grown at an average compound annual growth rate of 14 percent.
  - Colonial Life's statutory assets have grown at an average compound annual growth rate of 16 percent.
  - Total statutory liabilities have grown at an average compound annual growth rate of 17 percent.
- Over the last 10 years, policyholder reserves, which are approximately 93 percent of liabilities, have grown at an average compound annual growth rate of 7 percent.

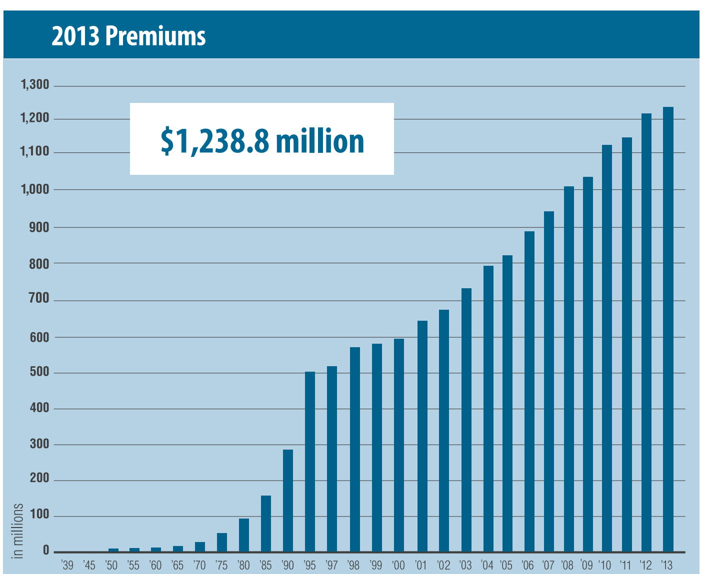
We are proud of our long-term record of consistent growth that helps guarantee our ability to meet current and future policyholder commitments.





Count on Colonial Life

The quality of our investment portfolio and the strength of our balance sheet are important factors in our ability to sustain overall strength in the marketplace. We are committed to providing affordable insurance products that can help America's workers during challenging times.



1200 Colonial Life Boulevard, Columbia, SC 29210 colonliallife.com

Voluntary benefits portfolio

Colonial Life
The benefits of good hard work.®

Choices to protect what you've worked so hard to build

Each individual's lifestyle and needs are different from the next. Voluntary benefits from Colonial Life – on both an individual and group platform – offer a broad range of financial protection options for employees and their families. Many can also help businesses combat the rising costs of health care.

Disability Insurance

- **Disability 1000** – An individual short-term disability insurance product that replaces a portion of income. Disability 1000 provides on/off-job or off-job only accident and sickness coverage. This product includes a partial disability benefit, portability, worldwide coverage and waiver of premium. Guaranteed-issue and simplified-issue options are available.
- **Educator Disability** – An individual, short-term disability product for the education industry. This product provides on/off-job or off-job only accident and sickness coverage. Additional features include Accidental Death and Dismemberment (AD&D) and limited hospital confinement, fracture and dislocation benefits.
- **Group Disability** – A voluntary group short-term disability product that allows employers to tailor plan options to fit their business needs. The policy provides on/off-job or off-job only accident and sickness coverage, and includes features such as partial disability, portability and waiver of premium. It also offers optional benefits such as Psychiatric & Psychological Conditions and Waiver of Elimination Period for First Day of Hospital Confinement. Guaranteed-issue and simplified-issue options are available.

Life Insurance

- **Term Life 1000** – An individual term life insurance product that offers three level term options (10, 20 and 30 year), level death benefits, family coverage and guaranteed rates. It is guaranteed renewable to age 95, convertible to age 75.
- **Group Term Life** – A group term life insurance product with flexible benefit designs. The product offers guaranteed-issue underwriting at initial enrollment with group rates. It is portable and convertible under certain conditions. Employer- and employee-paid options provide flexibility and allow employees to purchase additional coverage at group rates.
- **Universal Life 1000** – An individual universal life product with flexibility that allows an employee to adapt to changing needs by varying face amounts and premiums. It also provides optional Long-Term Care Rider and Restoration of Benefits Rider at an additional cost.
- **Whole Life 1000** – A permanent whole life insurance product that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit as long as premiums are paid when due and no loans are taken. Guaranteed-issue and simplified-issue options are available, as well as an optional Long-Term Care Rider at an additional cost.

Spouse and dependent children coverage is available with all life products.

*Cancer 1000 will no longer be available for sale in states where Cancer Assist is approved.

Products have exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

Disability Insurance

Short-Term Disability

- Disability 1000
- Educator Disability
- Group Disability

Life Insurance

Term Life

- Term Life 1000
- Group Term Life

Universal Life

- Universal Life 1000
  – Long-Term Care Rider
  – Restoration of Benefits Rider

Whole Life

- Whole Life 1000
  – Long-Term Care Rider

Accident Insurance

Accident

- Accident 1.0
- Accident Care
- Public Sector Accident Care
- Group Accident

Special Risk Insurance

Cancer and Critical Illness

- Cancer Assist or Cancer 1000*
- Critical Illness 1.0
- Group Cancer 1000
- Group Critical Illness 1000
- Group Critical Care

Supplemental Health Insurance

Hospital Confinement Indemnity

- Medical Bridge$_{SM}$ 3000
- Group Medical Bridge$_{SM}$

Accident Insurance

- **Accident 1.0 or Accident Care** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Features include employee and spouse coverage, or spouse and dependent children only coverage. A spouse disability rider is also available at an additional cost. In California, similar benefits are provided under California Care.
- **Group Accident** – A guaranteed-issue, composite-rated group accident product with multiple coverage levels to fit employer and employee needs. All plans are compliant with Health Savings Accounts (HSA) and provide all employees the same benefits and rates. Spouse and dependent children coverage is also available.

Special Risk Insurance

- **Cancer Assist or Cancer 1000*** – A guaranteed-renewable, individual cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.
- **Critical Illness 1.0** – An individual, guaranteed-renewable critical illness product that provides lump-sum benefits for specific critical illnesses—and pays for multiple critical illnesses.
- **Group Cancer 1000** – A group cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment. It includes guaranteed-issue underwriting, benefit flexibility and published rates.
- **Group Critical Illness 1000** – A group specified disease product that provides lump-sum indemnity benefits to help pay for the non-medical and medical expenses of a specified critical illness.
- **Group Critical Care** – A critical illness and cancer product that provides lump-sum benefits when a covered critical illness or cancer is diagnosed, and monthly benefits for extended treatment of cancer. Features include HSA-compliant plans, portability and competitive rates and underwriting.

Supplemental Health Insurance

- **Medical Bridge$_{SM}$ 3000** – An individual hospital confinement indemnity product that supplements your core medical coverage, offering benefits such as hospital confinement, wellness, rehabilitation unit confinement and doctor's office visits. An HSA-compliant plan is available.
- **Group Medical Bridge$_{SM}$** – A group hospital confinement indemnity insurance product that pays benefits to help cover out-of-pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings. An HSA-compliant plan is available.

*Cancer 1000 will no longer be available for sale in states where Cancer Assist is approved.

Products have exclusions and limitations that may affect benefits payable. Products vary by state and may not be available in all states. See your benefits representative for complete details.

Colonial Life's coverages share important features:

- With most products, coverage is available to spouses and dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- With most products, employees can continue coverage with no increase in premiums if they retire or change jobs.
- With most products, employees may receive benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

Learn more about what we have to offer at ColonialLife.com.

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The benefits of good hard work.

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Colonial Life

Group Critical Care 1.0

Group Critical Care

Colonial Life's Group Critical Care insurance helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a serious medical event such as cancer, heart attack or stroke. It provides a lump sum benefit to help with the out-of–pocket medical and/or non-medical expenses of a critical illness and/or cancer. There are options as well to include ongoing benefits for the extended treatment and care of cancer (internal or invasive) or carcinoma in situ.

Coverage is available to: Employee; Employee and Spouse; One-Parent family (Employee and Dependent Children); and Two-Parent Family (Employee, Spouse and Dependent Children).

Face amounts for the employee range from $5,000 -$100,000 (amounts greater than $50,000 require underwriting approval), in $1,000 increments. If a spouse is covered under the employee's plan, their face amount is 50% of the employee's coverage. If dependent child(ren) are covered, their face amount is also 50% of the employee's coverage.

Features

- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the covered person unless they specify otherwise.
- This product combines cancer and critical illness coverage in a single policy.
- May include an innovative Cancer Treatment and Care Benefit which can assist with the extended costs associated with the treatment and care of cancer (internal or invasive) or carcinoma in situ.
- This product will pay multiple times for the same or different covered conditions.
- Coverage is portable – an employee can continue their coverage if they change jobs or retire.
- Benefits may be used however the covered person chooses. Typical uses include:
    - Out-of-pocket medical and/or non-medical expenses
    - Home health care needs/home modifications
    - Recovery and rehabilitation
    - Child care or caregiver expenses
    - Travel expenses to and from treatment centers.
- Guaranteed Issue for all covered insureds with participation.
- Health Savings Account (HSA)-compliant option available.
- Rates are guaranteed for one year.
- The Face Amount will reduce by 50% on the certificate anniversary date after the named insured's 75th birthday.

Benefits

As the employer, you will make several choices to tailor the plan design for your employees.

Colonial Life

Plan Design

You will choose one plan design for your employees from the five that are available, which offer lump sum benefits for critical Illness and/or cancer, plus an optional ongoing benefit for cancer treatment and care.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Critical Illness Benefit	•	•	•		
Diagnosis of Cancer Benefit	•	•		•	•
Cancer Treatment and Care Benefit	•			•	

Health Savings Account

As the employer, you will decide whether to offer an HSA-compliant plan. A benefit for Coronary Artery Disease is applicable in lieu of the benefit for Coronary Artery Bypass Graft Surgery when the employer selects the HSA-compliant plan.

Critical Illness Benefit (If included in plan selected by the employer)

Included in Plans 1, 2 and 3

As the employer, you will choose one of two coverage options:

- **<u>Full Critical Illness Coverage</u>**: includes all of the conditions in the chart below.
- **<u>Basic Critical Illness Coverage</u>**: includes the conditions with the asterisk, “*”, in the chart below.

<table>
<tr><th>For this critical illness:</th><th>We will pay this percentage of the face amount:</th><th></th><th></th></tr>
<tr><td>Heart Attack (Myocardial Infarction)*</td><td>100%</td><td rowspan="5">Basic</td><td rowspan="9">Full</td></tr>
<tr><td>Stroke*</td><td>100%</td></tr>
<tr><td>Major Organ Failure *</td><td>100%</td></tr>
<tr><td>End Stage Renal (Kidney) Failure *</td><td>100%</td></tr>
<tr><td>Coronary Artery Bypass Graft Surgery (Coronary Artery Disease applicable in lieu of benefit for Coronary Artery Bypass Graft Surgery when the employer selects the HSA-compliant plan.)*</td><td>25%</td></tr>
<tr><td>Permanent Paralysis due to a Covered Accident</td><td>100%</td><td rowspan="4"></td></tr>
<tr><td>Coma</td><td>100%</td></tr>
<tr><td>Blindness</td><td>100%</td></tr>
<tr><td>Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D</td><td>100%</td></tr>
</table>

Benefit Payable Upon Subsequent Diagnosis of a Critical Illness –Employees can use this coverage more than once.

This plan includes coverage for subsequent diagnosis of a different critical illness.

- If the employee receives a benefit for a critical illness, and is later diagnosed with a *different* critical illness, we will pay the original percentage of the face amount for that particular critical illness.

This plan includes coverage for subsequent diagnosis of the same critical illness.

- If the employee receives a benefit for a critical illness and is later diagnosed with the *same* critical illness (except those listed below), we will pay 25% of the original face amount. *Critical Illness conditions that do not qualify are: Coronary Artery Bypass Graft Surgery/ Coronary Artery Disease*[1] *and Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D.*

Dates of Diagnoses of a covered Critical Illness must be separated by at least 180 days.

[1] Coronary Artery Disease applicable in lieu of Coronary Artery Bypass Graft Surgery when the employer selects the HSA-compliant plan.

Cancer Benefits

As the employer, you will decide whether to include:

Diagnosis of Cancer Benefit (if included in plan selected by the employer)
All benefits are payable once per covered person per lifetime.
Included in Plans 1, 2, 4 and 5
Benefits are paid as a lump sum when the covered person is diagnosed with one of the following:

Condition	We will pay:
Cancer (internal or invasive)	100% of face amount
Carcinoma in Situ	25% of face amount
Skin Cancer	$500 flat amount
Cancer Vaccine Benefit	$50 payable if a covered person incurs a charge for and receives any cancer vaccine approved by the FDA for the prevention of cancer.

Cancer Treatment and Care Benefit (if included in plan selected by the employer)
Included in Plans 1 and 4
Employees will choose monthly benefits of either $500 or $1,000 per calendar month and may also choose a 12- or 24-month benefit period .This benefit is payable one time per month up to the maximum number of benefit periods, when a covered person incurs charges for and receives any of the listed treatment or services in a given month:

Benefit Period (months)	Monthly Benefit
12 or 24	$500 or $1,000
Covered Cancer Treatments:	Hospice Care
	Confinement
	Chemotherapy
	Radiation
	Surgery

Health Screening Benefit – if included in plan selected by the employer

$50 or $100 payable once per year per covered person for 24 health screening tests such as:

- Stress test on a bicycle or treadmill
- Serum cholesterol test to determine levels of HDL and LDL
- Carotid doppler
- Electrocardiogram (ECG/EKG)
- Echocardiogram (ECHO)
- Chest x-ray
- Colonoscopy
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)

Optional Rider (if selected by the employee)

An optional rider is available and can be purchased at an additional cost to provide extra coverage and benefit.

First Diagnosis Building Benefit Rider

- This rider pays a lump sum benefit upon diagnosis of a covered critical illness or cancer (internal or invasive), in addition to the covered person's face amount.
- The benefit amount builds for each covered person each rider year the rider is in force up to a maximum of 10 rider years, as long as the benefit isn't used. The rider builds by $1,000 for the named insured; $500 for the spouse; and, $500 for each covered dependent child.
- If the employee is diagnosed with a covered critical illness or cancer (internal or invasive) before the end of the first rider year, the rider will pay one-half of the annual building benefit amount.
- The benefit is paid only once per lifetime per covered person. Critical Illness conditions that do not apply to the rider include Coronary Artery Bypass Graft Surgery and Coronary Artery Disease. Cancer conditions that do not apply to the rider include skin cancer and carcinoma in situ.

Eligibility Requirements

- Issue ages are 16-74 for both the employee and spouse.
- The employee is actively working at least 15 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the certificate).

Participation Requirements

To offer this plan, we require a minimum of 10 applications.

Premium Information

Premiums are based on plan type chosen, age, and tobacco status.

Underwriting

Guaranteed Issue (GI)

- We will issue employee and family coverage on a GI basis during the initial enrollment if participation is met, and for new hires who apply within 31 days after satisfying their eligibility period.
- Participation requirements for GI are shown below and vary based on account size.

Number of Eligible Lives	Participation Requirement	Maximum Face Amount*	Cancer Treatment and Care Benefit
15-199	Greater of 15 lives or 15%	$10,000	$500 for 12 months
200-499	15%	$15,000	$500 for 12 months
500+	15%	$20,000	$500 for 12 months

- No health questions are required to be completed up to the face amounts shown above. If the face amount applied for exceeds the guaranteed issue amount, underwriting with Evidence of Insurability (EOI) will be required.

Post Enrollment Guaranteed Issue (PEGI)

- We will issue employee and family coverage on a PEGI basis according to the criteria listed below. If participation is met, policies will be issued regardless of answers to the health questions up to the face amount listed. If participation is not met, policies will be issued or declined based on answers to the health questions. The questions referenced below under Simplified Issue will be asked of each applicant.
- Participation requirements for PEGI are shown below and vary based on account size.

Number of Eligible Lives	Participation Requirement	Maximum Face Amount*	Cancer Treatment and Care Benefit
15-199	Greater of 15 lives or 15%	$10,000	$500 for 12 months
200-499	15%	$15,000	$500 for 12 months
500+	15%	$20,000	$500 for 12 months

- If the face amount applied for exceeds the PEGI amount, underwriting with EOI will be required**.**

Simplified Issue (SI)

- Applicable to face amounts of $5,000-$30,000.
- Cancer Treatment and Care Benefit of $500 for 12 months or 24 months; or, $1,000 for 12 months if the employer chooses a plan that includes this benefit.
- The First Diagnosis Building Benefit Rider is always underwritten at the SI level regardless of the face amount applied for.
- Depending on the plan design chosen, answers to two to four health questions are required. If one of the SI health questions is answered "yes" by the proposed insured, spouse, or dependent, they are not eligible for coverage. In addition, a tobacco usage question must be answered to determine types of rates (tobacco or non-tobacco). The tobacco usage question does not affect eligibility.

Simplified Issue Level 1

- Applicable to face amounts of $31,000-$100,000.
- Cancer Treatment and Care Benefit of $1,000 for 24 months if the employer chooses a plan that includes this benefit.
- Depending on the plan design chosen, answers to three to seven health questions are required. The information will be evaluated to determine eligibility for coverage. In addition, a tobacco usage question must be answered to determine types of rates (tobacco or non-tobacco). The tobacco usage question does not affect eligibility.

Pre-existing Condition Limitation

We will not pay a benefit for a pre-existing condition that occurs during the 12 month period after the Coverage Effective Date.

Pre-existing Condition means having a sickness or physical condition for which a covered person was treated, had medical testing, or received medical advice within 6 months before the Coverage Effective Date.

What is Not Covered

Limitations And Exclusions For Critical Illness - We will not pay the Critical Illness Benefit or Benefit Payable Upon Subsequent Diagnosis of a Critical Illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; psychiatric or psychological conditions; suicide or injuries which any covered person intentionally does to himself; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

Limitations And Exclusions For Cancer - We will not pay the Diagnosis of Cancer Benefit, Diagnosis of Carcinoma in Situ Benefit, the Cancer Treatment and Care Benefit or the Skin Cancer Benefit for a covered person's cancer (internal or invasive), carcinoma in situ or skin cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having cancer (internal or invasive), carcinoma in situ or skin cancer. No Pre-existing Condition Limitation will be applied for dependent children who are born or adopted while the named insured is covered under the policy, and who are continuously covered from the date of birth or adoption.

The above list includes all the limitations and exclusions, but it does not include the definition of these limitations and exclusions. Please see your Colonial Life benefits counselor for additional information.

Quote Prepared on: 8/25/2015
Valid for 90 days

Group Critical Care

Account Name: National Correctional Employees Union

Situs State - Massachusetts

Plan 1 - Includes Full Critical Illness Benefits, Non-HSA Compliant, with Subsequent Diagnosis and Cancer Benefits.
Optional First Diagnosis Building Benefit Rider Is Available.

The guaranteed issue lump sum benefit for the named insured is $20,000. The spouse and dependent child(ren) benefit is 50% of the named insured benefit.

Participation Requirement - 15%

NON-TOBACCO

Issue Age	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
17-29	$0.36	$0.54	$0.41	$0.59
30-39	$0.71	$1.06	$0.76	$1.11
40-49	$1.47	$2.20	$1.53	$2.26
50-59	$2.69	$4.10	$2.75	$4.16
60-74	$4.33	$6.60	$4.39	$6.66

Rates illustrated per unit on a monthly basis. Named Insured unit value = $1,000.

TOBACCO

Issue Age	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
17-29	$0.58	$0.87	$0.64	$0.92
30-39	$1.11	$1.65	$1.16	$1.70
40-49	$2.32	$3.48	$2.38	$3.54
50-59	$4.26	$6.53	$4.32	$6.59
60-74	$7.00	$10.70	$7.06	$10.77

Rates illustrated per unit on a monthly basis. Named Insured unit value = $1,000.

Health Screening Benefit

UNI-TOBACCO

Benefit Amount	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
$50	$2.90	$4.50	$2.90	$4.50
$100	$6.65	$10.35	$6.65	$10.35

Cancer Treatment and Care Benefit

NON-TOBACCO

Benefit Amount/ Max Payment	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
$500/12	$4.56	$9.12	$4.80	$9.36
$500/24	$8.58	$17.16	$9.03	$17.62
$1000/12	$9.12	$18.25	$9.60	$18.72
$1000/24	$17.16	$34.33	$18.07	$35.23

TOBACCO

Benefit Amount/ Max Payment	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
$500/12	$5.43	$10.86	$5.67	$11.10
$500/24	$10.10	$20.20	$10.55	$20.66
$1000/12	$10.86	$21.72	$11.33	$22.20
$1000/24	$20.20	$40.41	$21.11	$41.31

Optional First Diagnosis Building Benefit Rider
◦ For Critical Illness (Full) and Cancer

NON-TOBACCO

Issue Age	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
17-29	$1.68	$2.51	$1.85	$2.67
30-39	$3.96	$5.89	$4.14	$6.07
40-49	$8.52	$12.84	$8.73	$13.05
50-59	$14.64	$22.41	$14.85	$22.62
60-74	$19.57	$29.84	$19.76	$30.03

TOBACCO

Issue Age	Named Insured	Named Insured & Spouse	One-Parent Family	Two-Parent Family
17-29	$2.61	$3.88	$2.78	$4.05
30-39	$6.07	$9.00	$6.25	$9.18
40-49	$13.36	$20.14	$13.57	$20.35
50-59	$22.87	$35.19	$23.08	$35.40
60-74	$30.50	$46.70	$30.69	$46.89

To Calculate Rates:
1. Multiply the unit premium by the number of units of lump sum coverage purchased
2. If applicable, add the flat amount for the Health Screening Benefit.
3. Add the flat amount for the selected Cancer Treatment and Care Benefit.
4. If purchased, add the cost of the First Diagnosis Building Benefit.

Whole Life 1000

Colonial Life
The benefits of good hard work.

Whole Life Insurance

Our Whole Life 1000 plan offers dependable lifetime coverage, guaranteed cash value and two types of important financial protection to help employees during challenging times.

Whether employees want the financial security of a guaranteed death benefit or access to the plan's cash value through a policy loan for emergency situations, Whole Life 1000 has the flexibility to provide both. Plus, an optional rider gives employees flexibility to use their death benefit for covered long-term care expenses.

Flexible use of death benefit (optional rider available at an additional cost)	Long-term Care Benefit Rider draws down the death benefit to help pay covered long-term care expenses.
Product guarantees (as long as premiums are paid and no loans are taken)	■ Death benefit won't change. ■ Cash value will increase. ■ Premiums won't increase.
Attractive underwriting	■ Face amounts up to $300,000. ■ Guaranteed issue available. ■ No height/weight question on simplified issue underwriting. ■ Spouse signature not required for whole life policy or Spouse Term Rider with face amounts up to $50,000, except in states that require applicant to sign.
Family coverage options	■ Stand-alone spouse policy available with no employee policy required. ■ Spouse Term Rider (10- and 20-year) and Children's Term Rider available on employee policy.
Competitive features	■ Two plan designs based on length of time premiums are paid (Paid-up at Age 65 and Paid-up at Age 95). ■ Coverage for broad issue age ranges, up to 79 on Paid-up at Age 95 plan. ■ Tobacco-distinct, unisex rates. ■ Accelerated Death Benefit due to terminal illness. ■ Guaranteed Purchase Option allows the purchase of additional whole life coverage at three future points with no health questions asked. ■ $3,000 Immediate Claim Payment. ■ Policy loans available ($100 minimum). ■ Policy pays cash surrender value at age 100 (when the policy endows). ■ Coverage is portable.
Optional rider	Waiver of Premium Rider waives premiums on the policy and any riders attached to it in the event of covered total disability.

Talk with your benefits representative to learn more about Whole Life 1000.

ColonialLife.com

Product has exclusions and limitations that may affect benefits payable. Benefits and rider options vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.

Whole Life

Colonial Life's Whole Life 1000 is an individually owned, whole life insurance plan with guaranteed level premiums, guaranteed cash values and a guaranteed death benefit. Coverage is permanent and is guaranteed for the life of the policy (to age 100), provided premiums are paid when due.

Base Plan Benefits

Two Plan Options	**Available for employee and spouse.** ▪ **Paid-Up at Age 65 Plan** **The policy is paid-up at the original face amount when the insured reaches age 65, with no additional premiums due.** ▪ **Paid-Up at Age 95 Plan** **The policy is paid-up at the original face amount when the insured reaches age 95, with no additional premiums due.**
Death Benefit	**$5,000 to $300,000**
Guaranteed Purchase Option	▪ **Provides the policyowner the right to buy additional insurance on the life of the insured without providing evidence of insurability if the policy is purchased before age 55.** ▪ **There are three option dates to purchase additional insurance; the second, fifth and eighth policy anniversary dates. A life event option can be exchanged for an anniversary option.** ▪ **Life event options are the date of the insured's marriage, birth of a living child, adoption of a child or a legal divorce.** ▪ **Additional amounts of insurance of the same plan may be purchased on each option date up to the initial face amount not to exceed a total combined maximum of $100,000 for all Guaranteed Purchase Options.**
Immediate Claims Payment	**Helps meet immediate needs with a payment of $3,000 to the designated beneficiary upon certification of the insured's death. The remainder of the claim will be processed and the balance provided to the designated beneficiary.**
Accelerated Death Benefit Provision	▪ **If the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less, the policyowner can request up to 75 percent of the death benefit, to a maximum of $150,000.** ▪ **A $200 one time administrative fee will be charged.**
Endows	**The policy endows at age 100.**

Coverage Options	**If the policy ends due to unpaid premiums, the policyowner has several options:** ▪ **Extended Term Insurance Option – the policyowner can use the accumulated net cash surrender value as a net single premium to purchase term life insurance.** ▪ **Reduced Paid-Up Life Insurance Option – the policyowner can use the accumulated net cash surrender value as a net single premium to purchase a smaller amount of fully paid-up life insurance.** ▪ **Automatic Premium Loan Provision – If this provision is in effect, Colonial Life will lend the policyowner the amount needed to pay an overdue premium provided the cash surrender value is great enough to pay the premiums plus interest.**

Optional Riders

Policyowners may select to enhance their whole life policy by adding optional rider(s) at an additional premium.

Spouse Term Riders

Choice of 10-year or 20-year Spouse Term Riders

- Provides a level death benefit for the designated 10- or 20-year term period with guaranteed level premiums.
- No spouse signature required.
- Minimum death benefit - $5,000
- Maximum death benefit - $50,000
- Rates are level, uni-tobacco and unisex.
- May not exceed face amount of base plan.
- Conversion available to a cash value plan without evidence of insurability.
- May be added to a spouse base policy.
- Can be added after purchase of the base plan.

Children's Term Rider

- One premium provides level term coverage for all eligible dependent children of the primary insured who are at least 14 days of age, unmarried, under age 19, and living with the insured in a regular parent-child relationship.
- Face amounts: $1,000 to $10,000 in $1,000 increments.
- Rates are level, uni-tobacco and unisex.
- Coverage is convertible without evidence of insurability to a cash value life insurance plan for up to five times the rider's face amount.
- If the main insured dies before the child is age 25, paid-up insurance will be provided for each child until the child's 25th birthday.
- No health questions.
- Can be added after the purchase of the base plan.

Waiver of Premium Rider

- Available on employee and spouse policies.
- Waives the total premium if the insured is totally disabled due to an accidental bodily injury or sickness before age 65.
- Must meet the elimination period of 6 months continuous total disability. Premiums paid during this period will be refunded when the claim is approved.
- Terminates on the policy anniversary following the insured's 65th birthday.
- Rates are level, uni-tobacco and unisex.
- Available only at purchase of base plan.

Features

- Individual whole life insurance plan that provides cash value protection with guarantees to individuals in the payroll deduction market.
- Guaranteed level premiums, guaranteed cash value and a guaranteed death benefit.
- Tax-free benefits are paid to the beneficiary, regardless of other life insurance and Social Security.
- Family Coverage available through a separate spouse policy or term rider for the spouse and a term rider for the dependent children.
- $3,000 immediate claims payment provides immediate funds to the designated beneficiary.
- No spouse signature required on spouse policies or riders with face amounts up to $50,000.
- Automatic Premium Loan for non-payment of premiums available.
- $100 minimum loan available.
- Portable Coverage – Insured can keep his policy if he changes jobs or retires.

Eligibility Requirements

Employee

- Must be actively at work at the date of enrollment.
- Must be working full-time (20+ hours per week).
- Must have been employed with present employer for at least 90 days.
- Paid-Up at Age 65 plan issue ages: 16-45.
- Paid-Up at Age 95 plan issue ages: 16-79.

Spouse (for policy)

- Must be the spouse of an employee.
- Paid-Up at Age 65 plan issue ages: 16-45.
- Paid-Up at Age 95 plan issue ages: 16-79.

Spouse (for Term Riders)

10-Year Spouse Term Rider

- Available with both the Life Paid-Up at Age 65 plan and Life Paid-Up at Age 95 plan.
- Issue Ages: 16-55.
- Can be added after purchase of base plan.

20-Year Spouse Term Rider

- Available with both the Life Paid-Up at Age 65 plan and Life Paid-Up at Age 95 plan.
- Spouse Issue Ages for Life Paid-Up at Age 65 plan: 16-45.
- Spouse Issue Ages for Life Paid-Up at Age 95 plan: 16-50.
- Can be added after purchase of base plan.

Dependent (for Children's Term Rider)

- Issue ages: 14 days -18 years.
- Primary insured issue ages: 16-65.
- Can be added after purchase of base plan.

Waiver of Premium Rider

- Issue ages: 16-55 for employee and spouse policies.
- May be added only at purchase of base policy.

Participation Requirements

To offer this plan, we require only 3 eligible applicants.

Premium Information

Employee and Spouse Policy

- Level, tobacco-distinct, unisex premiums.
- Two rate bands based on face amount: $5,000 - $50,000 / $50,001 - $300,000

What Is Not Covered

If the insured commits suicide, whether he is sane or insane, within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest.

Whole Life 1000 Sample Premium and Rider Rates

Paid-Up at Age 65 Plan

- **Sample Non-Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65**

	$5/wk-$21.67/mo		$6/wk-$26/mo		$10/wk-$43.33/mo		$16/wk-$69.33/mo		$24/wk-$104/mo	
Issue Age	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value	Face Amt.	Guar. Cash Value
25	22,512	10,716	27,738	13,203	48,643	23,154	91,284	43,451	138,990	66,159
35	14,368	6,839	17,703	8,427	31,045	14,777	54,297	25,845	82,673	39,352
45	7,562	3,600	9,318	4,435	16,340	7,778	26,873	12,792	40,918	19,477

Colonial Life

▪ **Sample Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65**

	$5/wk-$21.67/mo		$6/wk-$26/mo		$10/wk-$43.33/mo		$16/wk-$69.33/mo		$24/wk-$104/mo	
Issue Age	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**
25	16,816	9,064	20,720	11,168	36,336	19,585	72,827	39,254	110,887	59,768
35	10,058	5,421	12,393	6,680	21,733	11,714	35,743	19,265	66,338	35,756
45	5,797	3,125	7,142	3,850	12,525	6,751	20,600	11,103	31,366	16,906

Paid-Up at Age 95 Plan

▪ **Sample Non-Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65**

	$5/wk-$21.67/mo		$6/wk-$26/mo		$10/wk-$43.33/mo		$16/wk-$69.33/mo		$24/wk-$104/mo	
Issue Age	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**
25	26,571	10,655	32,740	13,129	64,190	25,740	105,570	42,334	160,742	64,458
35	17,270	6,234	21,279	7,682	37,316	13,471	66,947	24,168	101,934	36,798
45	10,831	3,163	13,346	3,897	23,404	6,834	38,491	11,239	63,856	18,646
55	6,256	1,064	7,709	1,311	13,519	2,298	22,234	3,780	33,854	5,755
65					7,182	1,738	11,811	2,858	17,984	4,352
75							5,399	1,911	8,221	2,910

▪ **Sample Tobacco Monthly Premiums and Guaranteed Cash Values at Age 65**

	$5/wk-$21.67/mo		$6/wk-$26/mo		$10/wk-$43.33/mo		$16/wk-$69.33/mo		$24/wk-$104/mo	
Issue Age	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**	**Face Amt.**	**Guar. Cash Value**
25	18,682	8,444	23,019	10,405	40,366	18,245	80,000	36,160	121,809	55,058
35	11,746	4,769	14,472	5,876	25,380	10,304	41,740	16,946	78,193	31,746
45	7,726	2,503	9,520	3,084	16,695	5,409	27,457	8,896	41,807	13,545
55			5,077	919	8,903	1,611	14,643	2,650	22,295	4,035
65					4,727	1,168	7,774	1,920	11,838	2,924
75									6,412	2,174

Sample Rider Monthly Premiums

▪ 10-Year Spouse Term Rider

Issue Age	$10,000	$20,000	$25,000	$30,000	$40,000	$50,000
25	2.70	5.40	6.75	8.10	10.80	13.50
35	4.00	8.00	10.00	12.00	16.00	20.00
45	5.80	11.60	14.50	17.40	23.20	29.00
55	15.00	30.00	37.50	45.00	60.00	75.00

20-Year Spouse Term Rider

Issue Age	$10,000	$20,000	$25,000	$30,000	$40,000	$50,000
25	2.80	5.60	7.00	8.40	11.20	14.00
35	4.20	8.40	10.50	12.60	16.80	21.00
45	7.40	14.80	18.50	22.20	29.60	37.00

▪ Waiver of Premium Rider Monthly Rate

Issue Age	Sample Rates per $1,000
25	$.02
35	$.03
45	$.07
55	$.30

▪ Children's Term Rider

Face Amount	Monthly Rate
$1,000	$.50
$2,000	1.00
$3,000	1.50
$4,000	2.00
$5,000	2.50
$6,000	3.00
$7,000	3.50
$8,000	4.00
$9,000	4.50
$10,000	5.00

Accident 1.0

Individual Accident Insurance

Colonial Life
Making benefits count.

Our Individual Accident Insurance can help you round out your employee benefits package.

Every 10 minutes, over 700 Americans suffer an injury severe enough to seek medical help.

National Safety Council, "Injury Facts," 2012.

Even if your employees have medical insurance, it may not help cover all the costs associated with an accident — costs that your employees may have to pay out of their pockets. Our Individual Accident Insurance can help ensure your employees and their family members have the financial protection they need should an accidental injury occur.

Voluntary individual accident insurance provides lump-sum benefits for covered accidents, such as fractures, concussions, emergency treatment, hospital confinement and accidental death and dismemberment.

Our Individual Accident Insurance provides financial protection through a plan that:

- Is guaranteed issue.
- Provides indemnity benefits.
- Offers employees a choice of coverage for on- and off-the-job or off-the-job only accidents.
- Allows employees to choose family coverage or stand-alone coverage for their spouse or dependent children.
- Provides consistent benefits for your employee, their spouse and dependent children.
- Provides disability rider options for employees, as well as, spouses who may not have disability through their employer.
- Provides indemnity benefits.
- Is HSA compliant.
- Can be purchased through payroll deduction.
- Is fully portable.

You can help provide your employees the security they need and deserve by adding our Accident Insurance. See your Colonial Life benefits counselor for details.

These coverages may not be available in all states. Product benefits and benefit amounts vary by state. Policies have exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits counselor.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

11/12
65904-4

Accident 1.0

Colonial Life's voluntary accident insurance policy is a medical indemnity plan that provides employees and their families with hospital, doctor, accidental death and catastrophic bodily injury benefits in the event of a covered bodily injury.

This policy offers six plan choices with varying benefit amounts and three optional riders:

- Basic
- Basic with Health Screening Benefit
- Preferred
- Preferred with Health Screening Benefit
- Premier
- Premier with Health Screening Benefit

Each of the plans listed above may be offered as On/Off-Job or Off-Job Only.

Optional Riders:

- Off-Job Only or On/Off-Job Accident Disability Rider
- Off-Job Only or On/Off-Job Accident/Sickness Disability Rider
- Sickness Hospital Confinement Rider

Benefits

Base Policy Benefits	Basic	Preferred	Premier
Accident Emergency Treatment For treatment in a doctor's office, urgent care facility or emergency room within the first 72 hours of the bodily injury. If initially treated after 72 hours, please see Accident Follow-up Doctor's Visit	$75	$125	$125
Accident Follow-Up Doctor Visit	$50/visit up to 2 visits per bodily injury	$50/visit up to 3 visits per bodily injury	$50/visit up to 4 visits per bodily injury
Accidental Death	$20,000 Employee $20,000 Spouse $4,000 Child(ren)	$25,000 Employee $25,000 Spouse $5,000 Child(ren)	$50,000 Employee $50,000 Spouse $10,000 Child(ren)
Accidental Death: Common Carrier	$80,000 Employee $80,000 Spouse $16,000 Child(ren)	$100,000 Employee $100,000 Spouse $20,000 Child(ren)	$200,000 Employee $200,000 Spouse $40,000 Child(ren)
Accidental Dismemberment: (Loss of Finger/Toe/Hand/Foot or Sight)	$600- $12,000	$750- $15,000	$1,200-$24,000
Ambulance - Air	$1,200	$2,000	$2,000
Ambulance - Ground	$120	$200	$200
Appliances (such as wheelchair, crutches)	$75	$100	$100
Blood/Plasma/Platelets	$300	$300	$300

Base Policy Benefits	Basic	Preferred	Premier
Burns (based on size and degree)	$1,000- $12,000	$1,000- $12,000	$1,000- $12,000
Burns - Skin Graft	50% of burn benefit	50% of burn benefit	50% of burn benefit
Catastrophic Bodily injury – prior to 65 (For severe injuries that result in the total and irrevocable: loss of one hand and one foot; loss of both hands or both feet; loss of sight in both eyes; loss of hearing of both ears; loss of the ability to speak.) 365 day elimination period Amounts reduced for covered persons over age 65	$10,000 EE/SP $5,000 CH	$25,000 EE/SP $12,500 CH	$25,000 EE/SP $12,500 CH
Coma (duration of at least 7 days)	$7,500	$10,000	$12,500
Concussion	$60	$60	$60
Dislocation (Based on joint and if repaired by open or closed reduction)	$90-$3,600	$110 - $4,400	$120 - $4,800
Emergency Dental Work	$200 (crown, implant or denture) or $50 (extract)	$300 (crown, implant or denture) or $75 (extract)	$400 (crown, implant or denture) or $100 (extract)
Eye Injury	$200	$300	$300
Fractures (Based on bone and if repaired by open or closed reduction)	$90 - $4,500	$110 - $5,500	$120 - $6,000
Hospital Admission*	$750/bodily injury	$1,000/bodily injury	$1,250/bodily injury
Hospital Confinement (Per day up to 365 days)	$175	$225	$250
Hospital ICU Admission*	$1,500/bodily injury	$2,000/bodily injury	$2,500/bodily injury
Hospital ICU Confinement (Up to 15 days per bodily injury)	$350	$450	$500
Knee Cartilage - Torn	$500	$500	$750
Laceration (based on size and repair)	$30-$500	$30-$500	$30-$500
Lodging (Companion)	$100 per day up to 30 days	$125 per day up to 30 days	$150 per day up to 30 days
Medical Imaging Study Limit one bodily injury per year	$100 per bodily injury	$150 per bodily injury	$200 per bodily injury
Prosthetic Device/Artificial Limb	$500 (1); $1,000 (2 or more)	$500 (1); $1,000 (2 or more)	$750 (1); $1,500 (2 or more

**** We will pay either the Hospital Admission or Hospital ICU Admission benefit, but not both.***

Colonial Life

Base Policy Benefits	Basic	Preferred	Premier
Rehabilitation Unit Confinement Up to 15 days per confinement per covered bodily injury. Maximum of 30 days per calendar year.	$100/day	$100/day	$150/day
Ruptured Disc	$500	$500	$750
Surgery-Cranial, Open Abdominal, Thoracic	$1,000:	$1,500	$1,500
Surgery- Hernia	$100	$150	$150
Surgery – Exploratory or Arthroscopic	$150	$200	$200
Tendon/Ligament/Rotator Cuff	$500 (1); $1,000 (2 or more)	$500 (1); $1,000 (2 or more)	$750 (1); $1,500 (2 or more)
Therapy - Occupational and Physical Therapy Benefit	$25 per day (10 visits/bodily injury)	$25 per day (10 visits/bodily injury)	$35 per day (10 visits/bodily injury)
Transportation up to 3 trips per bodily injury	$400 per trip	$500 per trip	$600 per trip
X-Ray Benefit	$20	$30	$40

Health Screening Benefit
Available on selected plans

- $50 per covered person per calendar year.
- Provides a benefit if the covered person has one of the health screening tests performed. This benefit is payable once per calendar year per covered person. Available to each covered person.

Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Colonial Life

Optional Riders

A choice of optional riders are available and can be purchased at an additional cost to provide extra coverage and benefits.

Off-Job Only or On/Off-Job Accident Disability Income Rider

- Employee: $400-$2,500 Off-Job monthly benefit. On-job amount is 50% of Off-Job benefit.
- Spouse: $400 - $1,500 monthly benefit amounts (off job only available for spouse)
- Sold in $50 on-job and $100 off-job increments
- 0, 7, 14 or 30 day elimination period
- 6 or 12 month benefit period
- Up to 50% of income for employee or spouse
- This rider is non-cancellable

Off-Job Only or On/Off-Job Accident/Sickness Disability Income Rider

- Employee: $400-$2,500 Off-Job monthly benefit. On-job amount is 50% of Off-Job benefit.
- Spouse: $400 - $1,500 monthly benefit amounts (off-job only available for spouse)
- Sold in $50 on-job and $100 off-job increments
- 0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90 or 180/180 day elimination periods based on benefit period selected
- 3, 6, 12 or 24 month benefit periods (24 month not available for spouse)
- Up to 50% of income for employee or spouse
- A 12/12 pre-existing condition limitation.
- Guaranteed Renewable to age 70

Sickness Hospital Confinement Rider

- Pays if an insured is confined as an overnight resident bed patient in a hospital because of covered sickness
- $100 per day
- 0 day elimination period
- 30 day benefit period
- 12/12 pre-existing conditions limitation
- Rider is guaranteed renewable for life
- Available to employee, spouse and children

Features

- Base plans are guaranteed issue so there is no health underwriting.
- Benefits are paid directly to the insured unless specified otherwise.
- Benefits are paid in addition to other insurance your employees may have.
- Benefits are level for employee, spouse and children except for accidental death and catastrophic bodily injury benefits.
- Base coverage is non-cancellable.

- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- Spouse and/or dependent children can purchase coverage without the employee having to purchase coverage. Premiums are payroll deducted through employee's paycheck.
- Spouse can purchase optional accident only disability rider or accident/sickness disability rider coverage.
- The spouse's signature is not required on the application in most states.
- Coverage is worldwide. The Disability riders are subject to the Geographical Limitations provision.
- If a disability rider is purchased, the Waiver of Premium benefit applies after 90 continuous days of disability or the elimination period has been satisfied whichever is greater.

Eligibility Requirements

Accident Base Plans

- Permanent benefit-eligible employees between the ages of 17-80, working 20 hours per week.
- Employee's spouse between the ages of 17-80.
- Child(ren) between the ages of 0-25*.

Optional Riders

- Disability Income Riders: Permanent benefit-eligible employees and spouses between the ages of 17-69, working 20 or more hours per week.
- Sickness Hospital Confinement Rider: Permanent benefit eligible employees between the ages of 0-69. Spouse must be age 0-69. Child(ren) must be age 0-25.

Please see attached Underwriting document for Optional Rider(s) underwriting guidelines.

Participation Requirements

To offer this plan, we require that only 3 eligible employees apply.

Definitions

Totally Disabled* means you are: unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a doctor.

Waiver of Premium Benefit*: After you have been totally disabled as the result of a covered bodily injury or a covered sickness for more than 90 consecutive days while this rider is in effect, or after the elimination period shown on the Rider Schedule, whichever is greater, we will waive the premium beginning on the next premium due date for the policy and any attached rider(s) for as long as you remain disabled, up to the benefit period shown on the Rider Schedule.You must pay all premiums to keep the policy and any attached rider(s) in force until you have been totally disabled for 90 consecutive days while this rider is in effect, or for the elimination period shown on the Rider Schedule, whichever is greater.

Geographical Limitations*: If you become totally disabled as the result of a covered bodily injury or a covered sickness while you are outside the covered geographical areas and you are totally disabled longer than the elimination period shown on the Rider Schedule, your maximum benefit period for total disability while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica.

After the 60-day period, benefits will not be paid until you return to the covered geographical areas.

If you are still totally disabled as defined in this rider when you return from outside the covered geographical areas, we will determine your remaining applicable benefit period by subtracting the time period for which we have already paid you benefits from the benefit period shown on the Rider Schedule. We will pay the monthly benefit amount shown on the Rider Schedule for up to the remaining applicable benefit period.

Pre-existing Condition** means a sickness or physical condition, for which a covered person was treated, had medical testing, or received medical advice within 12 months before the effective date of this rider.

We will not pay benefits for a hospital confinement resulting from a pre-existing condition that began during the first 12 months after the effective date of this rider.

If we do not pay a claim because the illness is a pre-existing condition, we will provide the named insured with the following unless the information is confidential;

- a written denial letter; and
- the information we have documenting the treatment or observation of the pre-existing condition.

If the information is confidential, we will advise you only of the source of the information.

*Applicable to the Disability Income Riders only.
**Applicable to the Accident/Sickness Disability Income Rider and the Sickness Hospital Confinement Riders only.

What is Not Covered

Accident Base Plans will not provide benefits for losses that are caused by or are the result of any insured's:

- Hazardous avocations
- Felonies or illegal occupations
- Racing
- Semi-professional or professional sports
- Sickness
- Suicide or self-inflicted injuries
- War or armed conflict

In addition to the exclusions listed above, we also will not pay the **Catastrophic Bodily injury benefit** for injuries that are caused by or are the result of:

- Birth
- Intoxication

In addition to the base plan exclusions listed above, the **Accident Only Disability Rider** will not provide benefits for losses that are caused by or which occur as the result of:

- Intoxication
- Psychiatric or Psychological Conditions

In addition to the base plan exclusions listed above, the **Accident/Sickness Disability Rider** will not provide benefits for losses that are caused by or which occur as the result of:

- Intoxication
- Giving Birth giving birth within the first nine months after the effective date of this rider as the result of a normal pregnancy, including Cesarean.
- Pre-Existing Conditions
- Psychiatric or Psychological Conditions

The **Sickness Hospital Confinement Rider** will not provide benefits for a hospital confinement caused by or occurring as the result of:

- Accidental Injuries
- Intoxication
- Dental Care
- Elective Procedures
- Pre-existing Conditions
- Psychiatric or Psychological Conditions
- Well Baby Care Exclusion
- Giving Birth Limitation. We will not pay benefits for hospital confinement due to any covered person giving birth within the first nine (9) months after the effective date of the policy as a result of a normal pregnancy, including Cesarean.

Premium Information

- Premiums for the base plans and all riders except the Accident/Sickness rider are not age banded. Premiums for the Accident/Sickness rider are age banded.
- Premium levels are available for Employee, Spouse or Child as the Named Insured, Employee/Spouse, One-Parent and Two-Parent family coverage.

Sample Monthly Premiums

Coverage Type	Plan	Optional Rider(s)	Disability Benefit Amount	Monthly Premium
Employee Only	Basic Off-Job Only Coverage	None	None	$11.98 (base)
Employee Only	Preferred with Health Screening On- & Off- Job Coverage	On/Off-Job Accident Disability Income Rider 6 month benefit 0 day elimination	$1,000 per month for employee	$21.15 (base) $24.00 (DI rider) **Total Monthly Premium** $45.15
Employee/ Spouse	Premier with Health Screening On- & Off-Job Only Coverage	Off-Job Accident Disability Income Rider for Spouse 12 month benefit 14 elimination	$800 per month for spouse	$36.32 (base) $8.80 (DI rider) **Total Monthly Premium** $45.12
Two-Parent Family	Preferred Off-Job Only Coverage	Off Job Accident & Sickness Disability Income Rider 3 month benefit 0/14 day elimination Sickness Hospital Confinement Rider for 2 Parent Family	$1,000 per month for spouse (age 25) $1,500 per month employee (age 30) $100 per sickness confinement per family member	$29.31(base) $24.00 (SP DI Rider) $36.00 (EE DI Rider) $9.00 (SHC Rider) **Total Monthly Premium** $98.31

Accident 1.0 Rates

Base Plans

On/Off Job Accident Coverage						
Insured Type	**Basic**	**Basic with Health Screening**	**Preferred**	**Preferred with Health Screening**	**Premier**	**Premier with Health Screening**
Named Insured	$14.44	$16.59	$19.00	$21.15	$24.36	$26.51
Employee & Spouse	$19.63	$22.93	$25.67	$28.97	$33.02	$36.32
One Parent Family	$23.06	$25.21	$30.52	$32.67	$37.55	$39.70
Two Parent Family	$28.26	$31.56	$37.18	$40.48	$46.20	$49.50

Off Job Accident Coverage						
Insured Type	**Basic**	**Basic with Health Screening**	**Preferred**	**Preferred with Health Screening**	**Premier**	**Premier with Health Screening**
Named Insured	$11.98	$14.13	$15.77	$17.92	$20.22	$22.37
Employee & Spouse	$15.80	$19.10	$20.66	$23.96	$26.58	$29.88
One Parent Family	$18.45	$20.60	$24.41	$26.56	$30.04	$32.19
Two Parent Family	$22.27	$25.57	$29.31	$32.61	$36.39	$39.69

Accident 1.0 Optional Rider Rates

Sickness Hospital Confinement Rider	
Named Insured*	$3.50
Employee & Spouse	$7.00
One-Parent Family	$5.50
Two-Parent Family	$9.00

***Employee, Spouse or Child**

Colonial Life

Accident 1.0 Optional Rider Rates

1 Unit of Off-Job Coverage = $100 of Off-Job Monthly Benefit;
1 Unit of On-Job Coverage = $50 of On-Job Monthly Benefit
Rates apply to employee or spouse. (Spouse only qualifies for Off-Job coverage)

On/Off-Job Accident Disability Rider*

Monthly Premium per $50 On-Job and $100 Off-Job

Benefit Period	**6 months**			
Elimination Period	0	7	14	30
Issue Age 17 - 69	$2.40	$2.05	$1.45	$1.10
Benefit Period	**12 months**			
Elimination Period	0	7	14	30
Issue Age 17 - 69	$3.00	$2.60	$1.95	$1.65

Off-Job Only Accident Disability Rider

Monthly Premium per $100 Off-Job

Benefit Period	**6 months**				
Elimination Period		0	7	14	30
Issue Age 17 - 69		$1.00	$0.85	$0.75	$0.60
Benefit Period	**12 months**				
Elimination Period		0	7	14	30
Issue Age 17 – 69		$1.30	$1.20	$1.10	$0.95

On/Off-Job Accident and On/Off-Job Sickness Disability Rider
Monthly Premium per $50 On-Job and $100 Off-Job

Benefit Period	3 months			
Elimination Period	0/7	7/7	0/14	14/14
Issue Age				
17 - 49	$3.80	$3.43	$2.95	$2.58
50 - 69	$4.40	$4.10	$3.50	$3.13

Benefit Period	6 months					
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30
Issue Age						
17 - 49	$4.90	$4.30	$4.05	$3.43	$3.23	$2.43
50 - 69	$6.10	$5.73	$5.05	$4.50	$4.28	$3.35

Benefit Period	12 months							
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90
Issue Age								
17 - 49	$6.80	$5.90	$5.53	$4.50	$4.15	$3.25	$2.68	$2.05
50 - 69	$8.10	$7.40	$6.83	$5.73	$5.25	$4.30	$3.75	$3.05

Benefit Period	24 months								
Elimination Period	0/7	7/7	0/14	14/14	0/30	30/30	60/60	90/90	180/180
Issue Age									
17 - 49	$9.28	$8.28	$7.33	$6.20	$5.43	$4.53	$4.00	$2.78	$1.75
50 - 69	$12.58	$11.23	$10.13	$8.48	$7.30	$6.33	$5.90	$4.53	$3.68

Off-Job Accident and Off-Job Sickness Disability Rider

Monthly Premium per $100 Off-Job

Benefit Period	**3 months**			
Elimination Period	**0/7**	**7/7**	**0/14**	**14/14**
Issue Age				
17 - 49	$3.15	$2.95	$2.40	$2.10
50 - 69	$3.75	$3.55	$2.95	$2.65

Benefit Period	**6 months**					
Elimination Period	**0/7**	**7/7**	**0/14**	**14/14**	**0/30**	**30/30**
Issue Age						
17 - 49	$3.95	$3.70	$3.20	$2.90	$2.35	$1.95
50 - 69	$5.15	$4.85	$4.20	$3.85	$3.40	$2.95

Benefit Period	**12 months**							
Elimination Period	**0/7**	**7/7**	**0/14**	**14/14**	**0/30**	**30/30**	**60/60**	**90/90**
Issue Age								
17 – 49	$5.15	$4.90	$3.95	$3.65	$3.10	$2.60	$2.15	$1.65
50 – 69	$6.45	$6.20	$5.25	$4.85	$4.20	$3.65	$3.15	$2.65

Benefit Period	**24 months**								
Elimination Period	**0/7**	**7/7**	**0/14**	**14/14**	**0/30**	**30/30**	**60/60**	**90/90**	**180/180**
Issue Age									
17 - 49	$6.95	$6.60	$5.40	$4.85	$3.95	$3.45	$3.05	$2.10	$1.35
50 - 69	$10.25	$9.95	$8.20	$7.35	$5.95	$5.35	$4.95	$3.85	$3.15

Colonial Life

Cancer 1000

Cancer 1000

Colonial Life's Cancer 1000 insurance helps employees and their families maintain financial security in the event of a cancer diagnosis. Employees can choose from four levels of coverage amounts. Employee; Employee and Dependent Children; and Employee, Spouse, and Dependent Children plans are available.

What this product can do for you

- You can select from several levels and plan options to help meet the needs of a diverse employee base.
- This plan provides benefits for wellness screening, and early detection of cancer may decrease major medical claims.
- You can attract and retain employees by offering affordable supplemental insurance products that satisfy individual employee needs.
- You can provide a more comprehensive benefits program at no direct cost to you.
- If you are raising deductibles on employee health plans, cancer insurance can help employees offset these deductibles.

What this product can do for your employees

- Cancer treatment is expensive and often lengthy. Colonial Life's cancer insurance helps employees pay for the costs associated with this disease.
- All eligible applicants in an account have the same premium, regardless of risk class or age.
- Your employees can choose from several levels and coverage options to best fit their changing healthcare needs.
- By providing cancer screening benefits, this policy encourages employees to get regular exams that can detect cancer early and increase the probability of successful treatment.
- Employees receive benefits to use for the indirect, non-medical costs associated with cancer, such as lost wages and additional living expenses.

Benefits-**the employer must choose only 2 *consecutive* plans listed below. (For example, you can choose Level 3 and Level 4, but not Level 1 and Level 4.)**

Base	Level 1	Level 2	Level 3	Level 4
Cancer Screening Benefits				
Part I. Cancer Screening/Wellness Benefit per calendar year	$25	$75	$100	$125
Part II. Additional Invasive Diagnostic Test or Surgical Benefit per calendar year	$25	$75	$100	$125
Cancer Benefits				
Air Ambulance per trip limit 2 trips per confinement	$1,000	$1,000	$1,000	$1,000
Ambulance per trip limit 2 trips per confinement	$200	$200	$200	$200
Anesthesia-Benefit for General is 25% of Surgical Procedures per procedure for local anesthesia	$25	$30	$40	$50
Antinausea Medication per day administered or per prescription filled maximum per month	$20 $80	$40 $160	$50 $200	$60 $240
Blood/Plasma/Platelets/Immunoglobulins per day up to $10,000 per cal year	$200	$200	$200	$200
Bone Marrow Stem Cell Transplant per lifetime Bone Marrow Stem Cell Donation Benefit per lifetime	$10,000 $1,000	$10,000 $1,000	$10,000 $1,000	$10,000 $1,000
Companion Transportation ($ per mile) up to $1,500 per round trip	0.50	0.50	0.50	0.50
Experimental Treatment per day up to $10,000 per lifetime	$300	$300	$300	$300
Family Care per day	$60	$60	$60	$60
Hair/External Breast/Voice Box Prosthesis per cal year	$200	$200	$200	$200
Home Health Care Services per day up to 100 days/cal year	$100	$200	$300	$400
Hospice per day, no lifetime limit	$70	$70	$70	$70
Hospital Confinement, Days 1-30, per day	$100	$200	$300	$400
Hospital Confinement, Days 31+, per day	$200	$400	$600	$800
Hospital Confinement in a US Government Hospital Days 1-30, per day	$100	$200	$300	$400
Hospital Confinement in a US Government Hospital Days 31+, per day	$200	$400	$600	$800
Lodging per day up to 70 days per calendar year	$75	$75	$75	$75
Medical Imaging Studies per study, $500 calendar year max	$250	$250	$250	$250
Outpatient Surgical Center per day	$200	$200	$300	$400
calendar year maximum	$600	$600	$900	$1,200
Peripheral Stem Cell Transplant lifetime maximum	$5,000	$5,000	$5,000	$5,000
Private Full Time Nursing Services per day	$150	$150	$150	$150
Prosthesis/Artificial Limb per device, limit 1 per site, $6,000 lifetime	$3,000	$3,000	$3,000	$3,000

Radiation/Chemotherapy per day (no monthly limit if administered by medical personnel) <u>Monthly Maximum</u> Self Injected Pump Topical Oral Any Other Method Not Listed	$100 $800 $400 $400 $400 $400	$200 $1,600 $800 $800 $800 $800	$300 $2,400 $1,200 $1,200 $1,200 $1,200	$300 $2,400 $1,200 $1,200 $1,200 $1,200
Reconstructive Surgery per unit value maximum per procedure for Surgery and Anesthesia, limit 2 per site	$40 $2,500	$40 $2,500	$60 $3,000	$60 $3,000
Second Medical Opinion limit once per malignant condition	$300	$300	$300	$300
Skilled Nursing Care Facility per day up to 100 days per hospital confinement	$100	$200	$300	$400
Skin Cancer Initial Diagnosis once per lifetime	$300	$300	$300	$300
Supportive or Protective Care Drugs & Colony Stimulating Factors per day calendar year maximum	 $50 $400	 $100 $800	 $150 $1,200	 $200 $1,600
Surgical Procedures-Unit Value maximum per procedure	$40 $2,500	$50 $3,000	$60 $5,000	$70 $6,000
Transportation (per mile) up to $1,500 per trip	0.50	0.50	0.50	0.50
Waiver of Premium	Yes	Yes	Yes	Yes

Optional Riders

A choice of optional riders is available and can be purchased at an additional cost to provide extra coverage and benefits.

Specified Disease

- Paid for hospital confinement for covered specified diseases.
- $300 per day when hospitalized
- $125,000 lifetime maximum

The specified diseases covered under this rider are:

Adrenal Hypofunction (Addison's Disease) Botulism Bubonic Plague Cerebral Palsy Cholera Cystic Fibrosis Diphtheria Encephalitis, including Encephalitis contracted from West Nile Virus. Huntington's Chorea Legionnaires Disease Lou Gehrig's Disease (Amyotrophic Lateral Sclerosis)	Lyme Disease Malaria Meningitis (bacterial) Multiple Sclerosis Muscular Dystrophy Myasthenia Gravis Necrotizing Fasciitis Osteomyelitis Poliomyelitis Rabies Reye's Syndrome Scleroderma Scarlet Fever Sickle Cell Anemia Systemic Lupus	Tetanus Toxic Epidermal Necrolysis Toxic Shock Syndrome Tuberculosis (Mycobacterial) Tularemia Typhoid Fever Variant Creutzfeldt- Jakob Disease (Mad Cow) Yellow Fever

Initial Diagnosis

- Paid for the first diagnosis of internal (not skin) cancer.
- Available in $1,000 units from $1,000 - $5,000
- Pays 1.5 times amount for children on family coverage.

Progressive Payment

- Paid for the first diagnosis of internal (not skin) cancer. The progressive payment accumulates $50 per month for each month the policy has been in force after the first 30 days.
- Issue age for Progressive Payment rider is 17-64.

Features

- Benefits are paid directly to the insured unless they specify otherwise.
- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- The policy is guaranteed renewable.
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company.
- The spouse may be listed as the primary insured on a Cancer policy if the employee is not eligible for coverage
- Cancer 1000 coverage offers innovative benefits to help address current treatment costs for the care of cancer
- All eligible applicants in an account have the same premium, regardless of risk class or age

Eligibility Requirements

- Issue ages 17-69 for both the employee and spouse.
- The employee must be permanent and full time working 20 hours per week.
- The employee must be actively at work at the time of application.
- Dependent children (as defined in the policy).

Participation Requirements

To offer this plan, we require only 3 eligible participants apply.

Premium Information

- Premiums are based on level of coverage chosen.
- Premium levels are available for Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children plans.
- Premiums are not age banded.
- Premiums are not based on occupational risk

Sample Monthly Premiums

Coverage Description	Level	Monthly Premium
Employee coverage without Optional riders	1	$10.85
Employee and Dependent Children coverage with Progressive Payment Rider	3	$31.90
Employee, Spouse and Dependent Children coverage with $5,000 Initial Diagnosis Rider	3	$51.65

Definitions

Cancer: means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Pre-malignant conditions or conditions with malignant potential are not defined as cancer.
Skin Cancer: means melanoma of Clark's level I or II (Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin.
Waiting Period: means the 30-day period during which no benefits are payable.

What is Not Covered

- If cancer is not pathologically or clinically diagnosed until after death, we will pay benefits for the treatment of cancer or specified disease (if applicable) performed during the forty-five day period before death.
- We will not pay the Reconstructive Surgery Benefit for melanoma diagnosed as Clarks Level I or II or Breslow less than .75 mm.
- Cancer screening tests performed during the waiting period will not be covered.
- Cancer diagnosed during the waiting period will not be covered.

Cancer 1000 Base Plan Monthly Premiums			
	Employee	Employee & Dependent Children	Employee, Spouse & Dependent Children
Level 1	10.85	12.25	18.40
Level 2	19.30	20.75	32.05
Level 3	24.95	28.25	42.40
Level 4	33.45	37.20	55.15

Cancer 1000 Optional Riders Monthly Premiums			
	Employee	Employee & Dependent Children	Employee, Spouse & Dependent Children
Specified Disease	$1.00	$1.15	$1.60
Initial Diagnosis per $1000 of benefit	1.10	1.40	1.85
Progressive Payment	3.30	3.65	5.50

Benefits Communication and Engagement

Simplify your benefits communication and education

Colonial Life
The benefits of good hard work.®

Enrollment should be more than just filling out a benefits form. At Colonial Life, we use the enrollment process to educate your employees and ensure they're getting the financial protection that best fits their personal situations.

End-to-end service for your benefit needs

At no direct cost to you, we can provide customized benefits communication and education with full-service, end-to-end enrollment. Your employees will be better informed, which typically makes them more appreciative and more loyal to your business.

Our benefits communication and education system follows these proven steps:

- **Customize**
- **Communicate**
- **Educate**
- **Enroll**
- **Measure and share**

With health care reform changes in effect, the need for benefits communication and education is greater than ever. We can communicate the key changes to your employees and explain their options.

Customize

Our customized communications will provide all the benefits information your employees need.

Pre-enrollment communications

Educate your employees about all of your benefit offerings with communications that:

- Inform them about their upcoming enrollment and promote their participation.
- Communicate as much as you want about all of your benefits, including medical plans, health care changes and wellness programs.

Our customized communications include emails, brochures, websites and more.

Group meetings

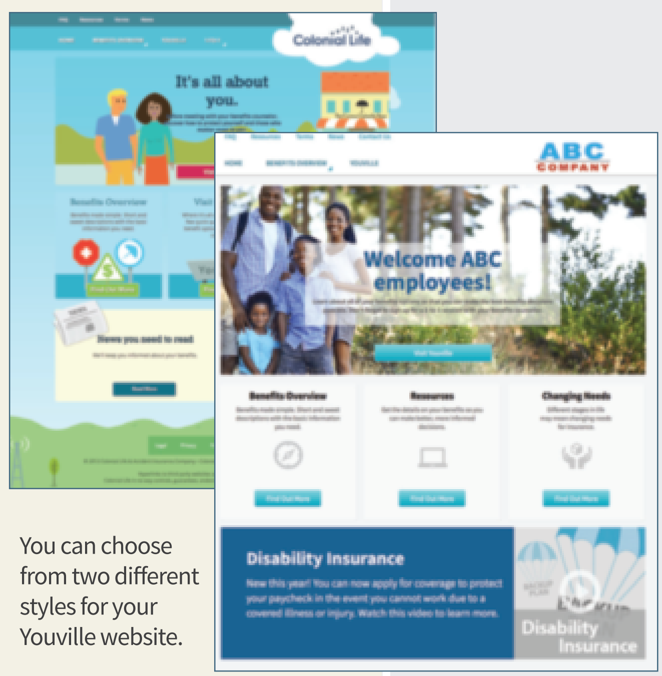
Group meetings will help your employees know what they can expect during enrollment. During these meetings, we'll:

- Provide background on your benefits program.
- Highlight significant changes.
- Introduce new offerings.
- Prepare employees for their enrollment decisions.

Youville – our benefits learning center

Why pay to have a benefits learning website constructed when you can have this site at no direct cost to you? Our Youville sites are available to accounts with 50 or more employees. These websites provide:

- Personalized benefit recommendations.
- Simple explanations of insurance terms.
- Benefits guidance for changing needs and different life stages.
- Retirement advice.



You can choose from two different styles for your Youville website.

Communicate and educate

Personalized 1-to-1 enrollment sessions

Our highly trained benefit counselors will meet 1-to-1 with your employees to review their personal benefit situations, help them make informed benefit decisions, and enroll them in their selections.

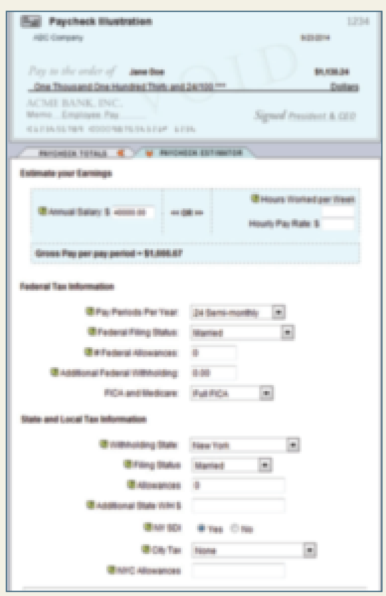
Our benefit counselors will:

- Review all available benefits you wish to highlight.
- Discuss any wellness benefits you offer and why they're important.
- Educate your employees about benefit costs and how much you contribute.
- Verify employee and dependent information — which we can share with you to keep your records current.

Enroll

We'll work with you before, during and after enrollment to provide the communication tools you and your employees need.

Benefits statement
A personalized benefits statement allows employees to see the true value of their overall benefits package and how much you contribute.



Paycheck illustration
This illustration outlines the employees' benefit selections and how each affects their paycheck, so there are no surprises when the first deductions are made.

Election form
The election form allows the employee to confirm his or her benefit choices, so you have a detailed accounting of each employee's selections for your records.

Measure and share

After enrollment, we survey your employees to measure their satisfaction and gauge increased benefits understanding. Our report card summarizes these results for you to ensure a quality experience.

So, how'd it go?

This is your opportunity to sound off and let us know if we did a good job.

1. Visit ColonialLife.com/RateUs.
2. Enter ________________ when asked for your benefit counselor's number, then ________________ when asked for your company number.
3. Take a quick survey about your 1-to-1 counseling session.

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Don't just enroll your employees

Give your employees the benefits information they need without the expense or hassle. We can help simplify your enrollment process and help your employees get more out of their benefits.

Talk with your benefits representative to learn more about how we can help simplify your benefits communication and education.

ColonialLife.com

Colonial Life

Enrollment Solutions

Colonial Life

The benefits of good hard work.®

Streamline your enrollment

Discover customized solutions for you and your employees.

The more complex benefits become, the more complex the enrollment. But it doesn't have to be that way. At no direct cost to you, we'll work with you to determine which of our flexible enrollment options best suit your business needs, and provide a simple, seamless enrollment experience for you and your employees.

Personal enrollment options

Most employees will tell you that benefits education works best face-to-face, which is why we suggest a face-to-face benefits consultation as part of enrollment. Our 1-to-1 meetings offer the most employee engagement and the best opportunity to help your employees understand and appreciate the benefits you provide. Our highly trained, professional benefit counselors meet with employees individually, reviewing their personal benefits situation.

Alternative solutions

When 1-to-1 isn't feasible, we have alternative solutions to provide consistent communication and enrollment:

1-to-1 call center enrollments
Employees speak with a benefits counselor over the phone, so we can walk them through their benefit options and the enrollment process.

1-to-1 co-browsing enrollments
Conducted over the phone and web with a benefits counselor, this option helps employees understand their benefit options and enroll in their choices.

Web-based self-enrollments
Employees can enroll via our website with communications that clearly outline each step.

Express Enroll
Employees can sign up for specific product offerings using personalized pre-printed enrollment forms during a standard group meeting or simple paper enrollment process (for accounts with 50-500 employees).

Integration capabilities

If your enrollment system needs are more robust, we can supplement our Harmony® enrollment capabilities to work with a wide range of benefits administration and human resource systems, for fully seamless enrollment and administration services.

We can currently connect to a growing list of systems:

- benefitbay™
- benefitsCONNECT
- BenefitDirect
- BenefitElect
- BenefitFocus
- BeneTrac
- Businessolver
- Common Census
- Employee Navigator
- ENDCO
- InfinityHR
- PlanSource
- Premier Enroll
- Selerix
- Unity

By working together, we can provide you complete benefit services, such as life event change documentation, perpetual enrollment, 24/7 access, broader enrollment support, carrier feeds and more.

Enrollment Services

While the methods may vary, you can count on our enrollment solutions to provide you with:

- **Consistent benefits enrollment communications** – Rely on our consistent communication regardless of each employee's location, shift or enrollment method.
- **Daily enrollment reporting** – Stay up to date on which employees have enrolled and what they have chosen.
- **Data security** – Keep your employee and election data secure with our proper safeguards.
- **Dependent review** – Determine which employees and dependents are eligible to receive benefits to help you trim unnecessary expenses.

Our easy-to-use Harmony enrollment system works online or offline and guides employees through the enrollment process, including showing them the payroll deductions they can expect.

After the enrollment

Our services don't end when the enrollment is complete. We can help alleviate your day-to-day burdens with:

- Custom payroll and core files that can integrate into your payroll system.
- Updated contact information on your employees.
- A summary of your employees' enrollment elections.
- A survey to gauge your employees' satisfaction with our communications and enrollment process.
- Online administrative functions so you can view, reconcile and pay your Colonial Life bill online.

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Benefits are complicated, but your enrollment shouldn't be. Talk with your Colonial Life benefits representative about how our flexible enrollment solutions can help – before, during and after the enrollment.

Account Administration

Colonial Life
The benefits of good hard work.®

Simplify your account administration

Streamline the management of your account with our administration services available at ColonialLife.com.

My Account Administration

Conduct the following business through the plan administrator section of our website:

- **Deduction file submission** – Submit your payroll deduction file online, and we'll do the rest. This will help you save time, achieve greater bill accuracy and receive quicker application of your premiums.
- **Online bill and payment** – View, print and download your open and settled bills from the past 12 months. Pay your bills through an agreement we have with SameDayPay online payment services.
- **Employee administration** – Search and view employee information, such as policy status, coverage effective dates and policy/coverage types. You can also submit any necessary changes.

HRAnswersNow®

As a member of our website, you receive access to HRAnswersNow, an online resource designed by HR professionals and managed by Wolters Kluwer, a market-leading global information provider. Here you will find industry knowledge, sample policies and expert advice on a variety of topics, including:

- Health care reform and its impact on you.
- Simple explanations of state and federal employment laws.
- Occupational safety and health regulations.

Policyholder services

Manage the claims process and more through the policyholder section of our website:

- File health and wellness screening claims.
- Check claim status.
- Download claim forms and view policy information.

Professional, personal service

While we offer the speed and convenience of our online services, we understand that sometimes there's no substitute for a personal conversation.

Experienced specialists are available to help you between 8 a.m. and 7 p.m. ET, Monday through Friday.

Contact 1-800-256-7004, or email MyAccountAdministration@ColonialLife.com.

ColonialLife.com

Policyholder Services

Service guide for policyholders

The quickest, easiest way to manage your business with us is through the My Colonial Life policyholder section of ColonialLife.com. Join now for convenient access to your policy and claims information.

If you're not already signed up:

- Visit ColonialLife.com, and click ***Login*** on the home page.
- Click ***Request access to our policyholder or plan administrator website***, and you'll be directed to a sign-up page.

As a My Colonial Life member, you can:

- **File a wellness claim.**
- **Check on the status of your claim.**
- **Check your policy information.**
- **Download claim and service forms.**
- **Update your contact information.**

How to file a wellness claim

- The quickest way to receive the applicable benefits for your health screening services is to file a wellness claim via our secure My Colonial Life for Policyholders section of ColonialLife.com. By filing through the website, you can receive your benefit in a matter of days.
- For wellness screenings **within 12 months** of the date you are filing the claim, go to ColonialLife.com, log in to the My Colonial Life policyholder section, and click on *File a Wellness Claim Online*. Or you may use the automated customer service center at 1-800-325-4368.
- For wellness screenings **over 12 months** from the date you are filing the claim, you'll be directed to print out a paper claim form and complete it manually. Fill it out, and submit the claim as the form instructs. Be sure to review and sign all pages where indicated.

How to file disability claims

- **Where indicated on the form, be sure to:**
  - Have the doctor verify the dates of disability and furnish dates of treatment.
  - Have the employer confirm the dates missed from work.
- **Read and sign the claims authorization page.** We cannot obtain additional information from your doctor without proper consent.
- **Submit your claim:**
  - Fax the completed form to 1-800-880-9325. Include your name and Social Security number on each page of your fax as indicated. If you fax the claim, you do not need to mail the original document to us; keep it for your records.

  OR

  - Mail the completed forms to Colonial Life (see the **Contact us** section of this document).

How to file other claims

- On the Claims page of the My Colonial Life site, click on ***File All Other Types of Claims***, and choose the form you need for your specific claim.
- Complete the form that applies to your specific claim. Be sure the information includes a diagnosis from your doctor, along with copies of any appropriate medical bills, if required. Make sure you sign and date the certification and the authorization portion of the claim form.

Optional services

The first page of Colonial Life's claim forms explains optional services that you can request by initialing the blanks provided.

The options include authorizing Colonial Life to:

- Release information to your benefits representative, plan administrator or family member.
- Communicate claims information via electronic messaging to your home phone number.

Processing your claim

- When we receive information regarding your claim, you will be notified by telephone or email.
- If you select the electronic messaging option, you will receive a call when the claim is processed.
- We will notify you by letter if we need any additional information from your doctor or any other source(s). We welcome your assistance in encouraging your doctor to provide the needed information as quickly as possible.
- If your claim is for a sickness or health condition, we may need to contact your doctor or request copies of medical records to confirm information, which may lengthen the claim processing time.
- Our goal is to provide prompt and accurate claims service. Remember, you can always check the status of your claim via the My Colonial Life site.

Ongoing claims

Total disability benefits provided by your coverage are based on disability information submitted on your claim form.

Because Colonial Life cannot pay benefits for time you have not yet missed from work, you may be asked to provide verification of your ongoing disability and the dates you are unable to work. Your doctor and employer must confirm all disability dates. Please include medical treatment dates on your claim form.

Important reminders

- Be sure to view the claims videos on the Claims page of the My Colonial Life site, for quick tips on how to complete your claim form quickly, easily and correctly.
- Be sure to complete all sections of the claim form. Incomplete information may cause a delay in the resolution of your claim.
- When you mail the claim form or other information, please keep a copy of your information for your records.
- If you want us to send any applicable claim benefits by overnight delivery and deduct the fee from your claim payment, initial the overnight line in the "Optional Service" section of the claim form.

Contact us

Online

Log in to the My Colonial Life website to contact us by email.

Telephone

1-800-325-4368

Contact Center representatives are available Monday through Friday, 8 a.m. – 8 p.m. EST. Automated service information is available every day throughout the year.

Please have your Social Security or policy number ready when you call.

Hearing-impaired customers

Customers with a Telecommunications Device for the Deaf (TDD) should call **803-798-4040.**

Mailing address

Colonial Life Contact Center
P.O. Box 100195, Columbia, SC 29202-3195

ColonialLife.com

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