

## Take Advantage of What Colonial Life Has to Offer!

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

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

The following insurance plans will be offered during your enrollment:

**Accident Insurance** helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. As little as \$8.96 per pay period for employee coverage. (*Optional Disability Income Replacement Rider available for your spouse*).

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

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

**Short Term Disability Insurance** - replaces a portion of your income to help make ends meet if you are totally disabled due to a covered accident or covered sickness. You may customize a policy to supplement your current disability benefits, and/or to provide your only source of income replacement. This coverage helps income replacement.