



Group Term Life Insurance

Basic and Expanded Basic Coverage with Accidental Death & Dismemberment Insurance for Active Employees

How secure is your family's financial future without you?

If something happened to you, would your family be able to maintain their way of life? How would they cover ongoing living expenses?

Colonial Life's group term life insurance can help provide financial security for your family. Your employer is paying for all or a portion of your group term life coverage to help with:



Immediate costs

- Funeral expenses
- Medical bills



Ongoing living expenses

- Mortgage
- Utilities
- Groceries



Future needs

- College tuition
- Money for retirement

Your employer is providing you \$10,000 of basic¹ group term life with AD&D coverage.

You may also purchase from \$10,000 to \$40,000 of expanded basic group term life with AD&D coverage. Available in \$1,000 increments.

\$

Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

Additional benefits and services

- **Built-in accelerated death benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.²
 - **Health Advocate employee assistance program** provides 24-hour confidential personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.³
- ONLINE | TELEPHONE
ColonialLife.com/EAP | **1-888-645-1772**
- **Life planning services** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.²

Accidental Death & Dismemberment (AD&D) Insurance provides benefits to help cover the additional expenses associated with an accidental death, as well as the high costs of recovery and rehabilitation required by an accidental dismemberment.

The AD&D full benefit amount is equal to your group term life insurance death benefit amount.

The following AD&D benefits are included:

If the loss is:	% of the full amount paid
Loss of life	100%
Loss or loss of use of both hands or both feet or sight of both eyes	100%
Loss or loss of use of one hand and one foot	100%
Loss or loss of use of one hand and sight of one eye	100%
Loss or loss of use of one foot and sight of one eye	100%
Loss of speech and hearing	100%
Loss or loss of use of one hand or one foot	50%
Loss of sight of one eye	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%

Other benefits included:

Seatbelts and Airbags – Pays if the cause of death or dismemberment is a car accident and if the covered person was using a seatbelt or airbag.

To learn more, talk with your Colonial Life benefits counselor.

ColonialLife.com



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Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your existing coverage with you at an affordable rate.
- **Conversion:** You may be eligible to convert your coverage to a whole life policy without proof of good health when coverage ends under the group certificate.

- 1 Some districts are not participating in the employer-paid basic life with AD&D insurance.
- 2 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery.
- 3 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

BENEFIT REDUCTION SCHEDULE

Active employees:

Not applicable

Retirees after 1/1/20:

When you retire, your amount of Basic and Expanded Basic Life Insurance will reduce by 50%. At age 75, coverage is reduced by an additional 50%. At age 75, Basic and Expanded Basic Life Insurance may not exceed a combined face amount of \$12,500.

Retirees prior to 1/1/20:

Refer to your certificate for benefit reduction details.

This policy has exclusions and limitations. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GTL1.0-P-AR-SOA and certificate number GTL1.0-C-AR-SOA. This is not an insurance contract and only the actual policy provisions will control.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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