



## Group Term Life Insurance Voluntary Coverage

### How secure is your family's financial future?

If something happened to you, would your family be able to maintain its way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

Colonial Life & Accident Insurance Company's Group Term Life Insurance can help provide financial security for your family. You can also apply for coverage for your spouse and eligible dependent children with no health questions.<sup>1</sup>

### How much group term life coverage do I need?

**You**

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$10,000 to a maximum of five times your salary to \$500,000<sup>2</sup>

**Your spouse**

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$5,000 to a maximum of \$500,000<sup>2</sup>
- Spouse coverage cannot exceed your coverage amount<sup>3</sup>

**Your dependent children  
(up to age 26)**

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$1,000 to a maximum of \$10,000 per dependent child
- Each dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000

## 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

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

ColonialLife.com

## 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.<sup>4</sup>
- **LifeWorks Employee Assistance Program** provides 24-hour confidential personal support and referral service, including will preparation services. Face-to-face sessions with mental health professionals are available.<sup>5</sup>

### ONLINE

**LifeWorks.com**

Username: **coloniallife**

Password: **lifeworks**

### TELEPHONE

English: **1-888-645-1772**

Spanish: **1-888-732-9020**

TTY: **1-800-346-9188**

- **Life Planning Financial and Legal Resources** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.<sup>5</sup>

## Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you at an affordable rate. Eligibility may be based on your health.
- **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.
- **Waiver of Premium:** If included in your plan, premium payments are waived if you become disabled.

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 In WA, minimum face amount available is \$25,000.

3 The maximum benefit is 50% of your benefit in NE.

4 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. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

5 LifeWorks Employee Assistance Program and Life Planning Financial & Legal Resources are provided by Ceridian. This service is available with Colonial Life & Accident Insurance Company's Group Term Life offering. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact the company for full 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 and certificate number GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.