



# Financial protection that fits your needs

*Choosing the right benefits at the right time of your life can be critical. That's why Colonial Life is committed to helping you better understand your options. Our voluntary benefits can help provide you and your family with the financial protection you need.*

**Disability Insurance** – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

**Accident Insurance** – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury.

**Cancer Insurance** – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.

**Critical Illness Insurance** – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.

**Hospital Confinement Insurance** – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.

**Life Insurance** – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.

## ***Our voluntary benefits have numerous options to help you:***

- 1 Coverage is available for your spouse and children with most products.
- 1 Benefits are paid directly to you, unless you specify otherwise.
- 1 With most plans, you can continue coverage when you retire or change jobs, with no increase in premiums.
- 1 With most plans you receive benefits regardless of any other insurance you may have with other insurance companies.

**If you have questions or are interested in enrolling, please call Nancy or Roger Lapham at 713.774.6110 or email [Nancy-Roger@LaphamColonial.com](mailto:Nancy-Roger@LaphamColonial.com)**

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

**Colonial Life**  
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# COLONIAL SUPPLEMENTAL INSURANCE

## *TWU Example Price Sheet – 2020*

	<b>Employee 52 Deductions</b>	<b>Family 52 Deductions</b>
<b>ACCIDENT</b> – Premier (Off Job Only)		
With \$50.00 Wellness Benefit	\$5.29	\$5.29 Child Only
Injury and Dismemberment		\$5.29 Spouse Only
Hospital & Services		\$7.76 Employee + Spouse
Accidental Death		\$8.40 One-Parent Family
<b>Ask about new riders!</b>		\$10.74 Two-Parent Family

### **SHORT TERM DISABILITY EXTENDER**

9 month benefit (\$1000 Benefit Per Month)

Ages: 16 – 49	\$1.79	Employee only
50+	\$3.98	Employee only

### **CRITICAL ILLNESS 1.0** – With Subsequent Diagnosis & \$50.00 Wellness Benefit (Non-tobacco/\$10,000)

<b>AGES</b>	<b>EE ONLY</b>	<b>EE + SP</b>	<b>EE + CHILDREN</b>	<b>FAMILY</b>
17 – 24	\$1.05	\$1.59	\$1.05	\$1.59
25 – 29	\$1.22	\$1.87	\$1.22	\$1.87
30 – 34	\$1.40	\$2.17	\$1.40	\$2.17
35 – 39	\$1.95	\$3.00	\$1.95	\$3.00
40 – 44	\$2.32	\$3.55	\$2.32	\$3.55
45 – 49	\$3.02	\$4.61	\$3.02	\$4.61
50 – 54	\$3.85	\$5.91	\$3.85	\$5.91
55 – 59	\$4.75	\$7.27	\$4.75	\$7.27
60 – 64	\$5.88	\$9.02	\$5.88	\$9.02
65 – 70	\$7.12	\$10.94	\$7.12	\$10.94

<b>CANCER ASSIST</b>	\$6.58	\$10.41 Employee + Spouse
Level II		\$6.77 One-Parent Family
With \$75 Wellness Benefit, Specified Disease Rider, \$5,000 Initial Diagnosis Rider		\$10.60 Two-Parent Family

### **HOSPITAL CONFINEMENT** – With \$50 Wellness Benefit

\$500 Hospital Confinement; \$500 or \$1,000 Outpatient Surgery

<b>AGES</b>	<b>EE ONLY</b>	<b>EE + SPOUSE</b>	<b>EE + CHILDREN</b>	<b>FAMILY</b>
17 – 49	\$3.69	\$6.90	\$4.73	\$7.94
50 – 59	\$5.06	\$9.51	\$6.10	\$10.55
60 – 64	\$6.35	\$11.94	\$7.39	\$12.98
65 – 74	\$7.84	\$14.78	\$8.89	\$15.82

<b>GUNSHOT WOUND</b> - \$5,000	\$1.15	Employee Only
(You must stay in hospital overnight)		

### **WHOLE LIFE**

Price varies by age & tobacco status

***30 Day Wait for Wellness Benefit On All Plans and Cancer and Critical Illness.***

**All benefits can go with you at the same price if you change jobs or retire!  
To enroll, please call 713.774.6110 (8:00 a.m. – 8:00 p.m.)  
or email [Nancy-Roger@LaphamColonial.com](mailto:Nancy-Roger@LaphamColonial.com).**