

Peace of Mind *and*  
Real Cash Benefits



DENTAL INSURANCE

DE



We've got you under our wing.®

# DENTAL INSURANCE

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82ES75SCHRNJ.

# DE<sup>E</sup>

## Smile. We've got you under our wing.<sup>®</sup>

Millions of people believe a smile is the most important physical attribute—more so than hair, eyes, or figure.<sup>1</sup> The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy.

Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

- **You choose your dentist.** Because Aflac doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.<sup>2</sup>

Aflac Dental is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.<sup>3</sup>

With Aflac Dental's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each Covered Person's Policy Year Maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per Covered Person.

<sup>1</sup>"The Public Speaks Up on Oral Health Care: An ADA and Crest/Oral-B Survey," American Dental Association, October 2008.

<sup>2</sup>Subject to applicable Waiting Periods.

<sup>3</sup>If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a Policy Year Maximum. Benefit amounts and the Policy Year Maximum are per Covered Person.

BENEFIT CATEGORIES	Essentials	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)		None	\$15–\$25
Fillings and Basic Services		3 Months	\$10–\$225
Pain Management and Adjunctive Services		3 Months	\$25–\$120
Other Preventive Services		6 Months	\$15–\$100
Oral Surgery, Gum Treatments, and Prosthetic Repair		6 Months	\$20–\$750
Crowns and Major Services		12 Months	\$15–\$350
Major Prosthetic Services		12 Months	\$40–\$450
<b>POLICY YEAR MAXIMUM</b>			\$1,200

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.  
REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.  
FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.  
AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

# AFLAC DENTAL INSURANCE - SUPPLEMENTAL PLAN

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82175SCHRNJ.

# DE<sup>1</sup>

## Smile.

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental-Supplemental Plan.

Aflac Dental-Supplemental Plan provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental-Supplemental Plan gives you control.

- **You choose your dentist.** Because Aflac Dental-Supplemental Plan doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental-Supplemental Plan doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.<sup>1</sup>

Aflac Dental-Supplemental Plan is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental-Supplemental Plan.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental-Supplemental Plan doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental-Supplemental Plan pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.<sup>2</sup>

With Aflac Dental-Supplemental Plan's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each covered person's policy year maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per covered person.

<sup>1</sup>Subject to applicable waiting periods.

<sup>2</sup>If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental-Supplemental Plan pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a policy year maximum. Benefit amounts and the policy year maximum are per covered person.

BENEFIT CATEGORIES Option 1	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35-\$50
Fillings and Basic Services	3 Months	\$15-\$250
Pain Management and Adjunctive Services	3 Months	\$30-\$130
Other Preventive Services	6 Months	\$20-\$110
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$30-\$850
Crowns and Major Services	12 Months	\$15-\$375
Major Prosthetic Services	12 Months	\$45-\$550
<b>POLICY YEAR MAXIMUM</b>		\$1,400

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.

REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.

FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.

AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

# AFLAC DENTAL INSURANCE - SUPPLEMENTAL PLAN

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82275SCHRNJ.



## Smile.

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental-Supplemental Plan.

Aflac Dental-Supplemental Plan provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental-Supplemental Plan gives you control.

- **You choose your dentist.** Because Aflac Dental-Supplemental Plan doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental-Supplemental Plan doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.<sup>1</sup>

Aflac Dental-Supplemental Plan is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental-Supplemental Plan.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental-Supplemental Plan doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental-Supplemental Plan pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.<sup>2</sup>

With Aflac Dental-Supplemental Plan's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each covered person's policy year maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per covered person.

<sup>1</sup>Subject to applicable waiting periods.

<sup>2</sup>If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental-Supplemental Plan pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a policy year maximum. Benefit amounts and the policy year maximum are per covered person.

BENEFIT CATEGORIES <b>Option 2</b>	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35-\$50
Fillings and Basic Services	3 Months	\$15-\$275
Pain Management and Adjunctive Services	3 Months	\$35-\$140
Other Preventive Services	6 Months	\$20-\$120
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$30-\$975
Crowns and Major Services	12 Months	\$20-\$425
Major Prosthetic Services	12 Months	\$45-\$650
<b>POLICY YEAR MAXIMUM</b>		\$1,600

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.  
REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.  
FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.  
AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.

# AFLAC DENTAL INSURANCE - SUPPLEMENTAL PLAN

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82375SCHRNJ.

# DE<sup>3</sup>

## Smile.

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental-Supplemental Plan.

Aflac Dental-Supplemental Plan provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental-Supplemental Plan gives you control.

- **You choose your dentist.** Because Aflac Dental-Supplemental Plan doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental-Supplemental Plan doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.<sup>1</sup>

Aflac Dental-Supplemental Plan is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental-Supplemental Plan.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental-Supplemental Plan doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental-Supplemental Plan pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.<sup>2</sup>

With Aflac Dental-Supplemental Plan's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each covered person's policy year maximum by \$100 after each 12 consecutive months the policy is in force up to a maximum of \$500 per covered person.

<sup>1</sup>Subject to applicable waiting periods.

<sup>2</sup>If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental-Supplemental Plan pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a policy year maximum. Benefit amounts and the policy year maximum are per covered person.

BENEFIT CATEGORIES Option 3	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$35-\$75
Fillings and Basic Services	3 Months	\$15-\$325
Pain Management and Adjunctive Services	3 Months	\$35-\$150
Other Preventive Services	6 Months	\$30-\$130
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$35-\$1,100
Crowns and Major Services	12 Months	\$25-\$450
Major Prosthetic Services	12 Months	\$50-\$800
<b>POLICY YEAR MAXIMUM</b>		<b>\$1,800</b>

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.

REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.

FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.

AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.



## TERMS YOU NEED TO KNOW

**COVERED PERSON:** Covered person includes any person insured under the coverage type you applied for.

Please see the Schedule of Dental Procedures for a complete and comprehensive definition.

**GUARANTEED-RENEWABLE:** The policy is guaranteed-renewable for your lifetime, subject to Aflac's right to change premiums by class.

**POLICY YEAR MAXIMUM:** The policy year maximum is the total dollar amount of benefits payable per policy year, per covered person.

**WAITING PERIOD:** The waiting period is the period after the effective date of coverage for which benefits are not payable. If the policy is reinstated, all covered persons will be subject to new waiting periods beginning with the date of reinstatement. If a dependent is added by endorsement, the waiting period for such dependent will begin on the effective date of the addition. The waiting period will vary based on the benefit category.

## WHAT IS NOT COVERED

Aflac will not pay benefits for losses caused by or resulting from any procedure not shown on the Schedule of Dental Procedures; services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health; treatment received while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued; or treatment received prior to the effective date of coverage or treatment received during a benefit's waiting period.

No benefits will be paid for replacement of teeth missing before the effective date of coverage.

Aflac will not pay benefits for services rendered by you or a member of the immediate family of a covered person.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

Please see the Schedule of Dental Procedures for procedure-specific limitations and exclusions.

**AFLAC DENTAL  
PAYROLL PREMIUM RATES**

**Essentials  
Policy Series A82100**

	AGES	MTHLY	QTRLY	SEMI-ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI-MTHLY	SEMI-WKLY
Individual	18-70	\$24.83	\$74.49	\$148.98	\$297.96	\$37.25	\$33.11	\$29.80	\$11.46	\$12.42	\$5.73
One-Parent Family	18-70	\$43.29	\$129.87	\$259.74	\$519.48	\$64.94	\$57.72	\$51.95	\$19.98	\$21.65	\$9.99
Insured/Spouse	18-70	\$43.68	\$131.04	\$262.08	\$524.16	\$65.52	\$58.24	\$52.42	\$20.16	\$21.84	\$10.08
Two-Parent Family	18-70	\$62.40	\$187.20	\$374.40	\$748.80	\$93.60	\$83.20	\$74.88	\$28.80	\$31.20	\$14.40

**Level 1  
Policy Series A82200**

	AGES	MTHLY	QTRLY	SEMI-ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI-MTHLY	SEMI-WKLY
Individual	18-70	\$32.24	\$96.72	\$193.44	\$386.88	\$48.36	\$42.99	\$38.69	\$14.88	\$16.12	\$7.44
One-Parent Family	18-70	\$61.88	\$185.64	\$371.28	\$742.56	\$92.82	\$82.51	\$74.26	\$28.56	\$30.94	\$14.28
Insured/Spouse	18-70	\$62.79	\$188.37	\$376.74	\$753.48	\$94.19	\$83.72	\$75.35	\$28.98	\$31.40	\$14.49
Two-Parent Family	18-70	\$93.60	\$280.80	\$561.60	\$1,123.20	\$140.40	\$124.80	\$112.32	\$43.20	\$46.80	\$21.60

**Level 2  
Policy Series A82300**

	AGES	MTHLY	QTRLY	SEMI-ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI-MTHLY	SEMI-WKLY
Individual	18-70	\$39.39	\$118.17	\$236.34	\$472.68	\$59.09	\$52.52	\$47.27	\$18.18	\$19.70	\$9.09
One-Parent Family	18-70	\$76.70	\$230.10	\$460.20	\$920.40	\$115.05	\$102.27	\$92.04	\$35.40	\$38.35	\$17.70
Insured/Spouse	18-70	\$77.22	\$231.66	\$463.32	\$926.64	\$115.83	\$102.96	\$92.66	\$35.64	\$38.61	\$17.82
Two-Parent Family	18-70	\$115.44	\$346.32	\$692.64	\$1,385.28	\$173.16	\$153.92	\$138.53	\$53.28	\$57.72	\$26.64

**Level 3  
Policy Series A82400**

	AGES	MTHLY	QTRLY	SEMI-ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI-MTHLY	SEMI-WKLY
Individual	18-70	\$57.07	\$171.21	\$342.42	\$684.84	\$85.61	\$76.09	\$68.48	\$26.34	\$28.54	\$13.17
One-Parent Family	18-70	\$112.58	\$337.74	\$675.48	\$1,350.96	\$168.87	\$150.11	\$135.10	\$51.96	\$56.29	\$25.98
Insured/Spouse	18-70	\$113.75	\$341.25	\$682.50	\$1,365.00	\$170.63	\$151.67	\$136.50	\$52.50	\$56.88	\$26.25
Two-Parent Family	18-70	\$169.13	\$507.39	\$1,014.78	\$2,029.56	\$253.70	\$225.51	\$202.96	\$78.06	\$84.57	\$39.03

# Aflac Pet Insurance

POWERED BY **tru**panion™



# Pets can be unpredictable. Their coverage shouldn't be

Two of the biggest names in insurance — for people and pets — have partnered to offer an employee benefit that gives furry family members protection from unexpected veterinary expenses.

Aflac helps provide financial protection to more than 50 million\* people in the U.S. and Japan, and for more than 60 years Aflac insurance policies have helped customers focus on recovery, not financial stress.<sup>1</sup> Trupanion, medical insurance for pets, has over 20 years of experience protecting pets in the U.S., Canada and Australia from unexpected injuries and illnesses — with over 800,000 pets insured.<sup>2</sup>

Our new pet insurance offers three distinct plans to give employees the flexibility to choose the perfect fit for their family.

<b>Unlimited Accident &amp; Illness</b> no caps on payout amounts or number of claims	<b>Basic Accident &amp; Illness</b>	<b>Accident only</b>
<ul style="list-style-type: none"> <li>✓ Covers certain pre-existing conditions like allergies, dermatitis and skin conditions.</li> <li>✓ Covers new unexpected illnesses or injuries.</li> <li>✓ 24/7 telehealth veterinary support.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods for non-cruciate related illnesses and injuries.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers new unexpected illnesses or injuries.</li> <li>✓ 24/7 telehealth veterinary support.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers new unexpected injuries.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods.</li> </ul>

## Pet Owner Support Rider

Basic or Premium Pet Owner Support Rider; These riders cover additional pet care and wellness expenses such as vaccinations, flea and tick prevention, boarding and even the cost of health certificates for international travel.

## Powered by Trupanion

Two decades of experience and over \$2 billion paid in veterinary invoices have given Trupanion expertise in helping protect pets. Aflac Pet Insurance, powered by Trupanion, policies are backed by:



Patented software that can pay veterinarians directly at the time of checkout.\*\*



24/7 member support.



Territory Partner support nationwide to boost uptake, help educate veterinary professionals, and support members when needed.

## Easy enrollment

Aflac and Trupanion have made enrollment easy for employees without adding stress to Human Resources.

- ✓ Year-round enrollment outside the benefit administration platform also available.
- ✓ Simple setup for automated payroll deductions.

**CONTACT YOUR LOCAL AFLAC SALES REPRESENTATIVE TO LEARN MORE.**

**Aflac Pet Insurance**

POWERED BY **trupanion**<sup>™</sup>

\*Aflac Incorporated

\*\*Available at participating hospitals.

**IMPORTANT NOTICE:** <sup>1</sup>Aflac<sup>™</sup> may include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company (marketed as "Aflac Group"), Tier One Insurance Company, and any other affiliated companies (collectively, "Aflac"), as applicable to the entity from whom insurance services are received.

<sup>2</sup>This Trupanion policy is sold and administered by Trupanion Managers USA, Inc. ("TMUI") (licenses available at <https://trupanion.com/site/terms-of-use>) and underwritten by American Pet Insurance Company ("APIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. Aflac Benefits Advisors, Inc. (d/b/a Aflac Insurance Solutions), a subsidiary of Aflac Incorporated and a licensed insurance producer (NPN 16512385) (California License #0H86831), has limited authority to advertise this Trupanion policy, will not administer this Trupanion policy on behalf of APIC, and does not have authority to bind coverage on behalf of APIC. Aflac Benefits Advisors, Inc. may receive marketing fees or other compensation from TMUI for insurance policies sold by TMUI. TMUI, APIC, and their affiliates are separate, independent of, and distinct from Aflac Incorporated, Aflac Benefits Advisors, Inc., and their affiliates.

Our new pet insurance offers three distinct plans to give employees the flexibility to choose the perfect fit for their family.

What is covered?	Accident Only	Basic Accident & Illness	Unlimited Accident & Illness no caps on payout amounts or number of claims
Annual Max	\$10k	\$10k	Unlimited
Deductible	\$75 / \$250 / \$500	\$75 / \$250 / \$500	\$75 / \$250 / \$500
Payout	90%	90%	90%
Rider Included	No	Optional Rider	Optional Rider
Telehealth	No	Yes	Yes
Cover PreEx Allergy/Dermatitis/Otis	No	No	Yes
Exam Fees	No	No**	No**
Waiting Periods	Accident	No waiting period	No waiting period
	Illness	N/A	No waiting period
	Cruciate Tears	N/A, not covered	6 months

**BASIC SERVICES\*\*\***

Diagnostics	Yes	Yes	Yes
Allergies	No	Yes	Yes
Cuts and Scrapes	Yes	Yes	Yes

**MAJOR SERVICES\*\*\***

Cranial Cruciate Repair	No	No	Yes
Hip Dysplasia	No	Yes	Yes
Cancer	No	Yes	Yes
Foreign Body Ingestion	Yes	Yes	Yes

**Pet Owner Support Rider**

Employees who enroll in either Basic or Unlimited Accident & Illness policies can add a Basic or Premium Pet Owner Support Rider. These riders cover additional pet care and wellness expenses such as vaccinations, flea and tick prevention, boarding and even the cost of health certificates for international travel.

**Aflac Pet Insurance**  
POWERED BY **trupanion**

\*Available at participating hospitals. \*\*Optional Rider includes some coverage. \*\*\*Pre-existing coverage will be adjudicated per selected policy. Pending pre-existing conditions, F5I, and Giardia will be subject to review per our policy.

**IMPORTANT NOTICE:** "Aflac" may include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company (marketed as "Aflac Group"), Tier One Insurance Company, and any other affiliated companies (collectively, "Aflac"), as applicable to the entity from whom insurance services are received. This Trupanion policy is sold and administered by Trupanion Managers USA, Inc. ("TMUI") (licenses available at <https://trupanion.com/site/terms-of-use>) and underwritten by American Pet Insurance Company ("APIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. Aflac Benefits Advisors, Inc. (d/b/a Aflac Insurance Solutions), a subsidiary of Aflac Incorporated and a licensed insurance producer (NPN 16512385) (California License #0H86831), has limited authority to advertise this Trupanion policy, will not administer this Trupanion policy on behalf of APIC, and does not have authority to bind coverage on behalf of APIC. Aflac Benefits Advisors, Inc. may receive marketing fees or other compensation from TMUI for insurance policies sold by TMUI. TMUI, APIC, and their affiliates are separate, independent of, and distinct from Aflac Incorporated, Aflac Benefits Advisors, Inc., and their affiliates.



**Aflac Pet Insurance**

POWERED BY **trupanion**™



# 2025 COLONIAL LIFE BENEFIT GUIDE

Monmouth County



Learn more about the benefits available to all County employees with Colonial Life.

- **Disability insurance**
- **Life insurance**
- **Accident insurance**
- **Cancer insurance**
- **Critical Illness insurance**
- **NEW Hospital Confinement insurance**
- **NEW Unum Long-Term Disability (LTD)**

Complimentary plans:

- **\$10,000 Accidental Death Life insurance (AD&D)**
- **WellCard Savings Plan**
- **Law Assure Legal Assistance plan**

**FOR MORE INFORMATION OR TO ENROLL:  
SCAN QR CODE**



**Morgan Lade**

Call/Text: 856-242-0292

Email: [morgan@colonialnj.com](mailto:morgan@colonialnj.com)

**Taylor Maciow**

Call/Text: 856-242-0293

Email: [taylor@colonialnj.com](mailto:taylor@colonialnj.com)

# Welcome to your supplemental benefits with Colonial Life



## Protecting Yourself and Your Loved Ones with Supplemental Insurance with Colonial Life.

Unexpected accidents or illnesses can happen at any time and can significantly impact your finances. Fortunately, Colonial Life can help you prepare for such situations.

By offering benefits that complement your current insurance, Colonial Life helps pay for expenses like deductibles, copayments, and missed work days – expenses that can be overwhelming during tough times. Here are some of the benefits your company offers:

- **Disability insurance**
- **Life insurance**
- **Accident insurance**
- **Cancer insurance**
- **Critical Illness insurance**
- **NEW Hospital Confinement insurance**
- **NEW Unum Long-Term Disability (LTD)**

All employees are also eligible to enroll in complimentary benefits, such as:

- **\$10,000 Accidental Death Life insurance policy (AD&D)**- you must re-enroll in this plan every year to continue participation for the new plan year.
- **LawAssure™** – receive a year of access to legal document preparation
- **WellCard Savings Plan** – enjoy discounts on travel, entertainment, prescription drugs, vision, dental, and even veterinary services – available 24/7!

## Why Colonial Life?

- You are not required to participate in any other company benefit to enroll.
- Coverage is available for your spouse and dependent children with most plans.
- Premiums will not increase once your coverage is issued.
- Keep your coverage at the same cost and benefit when you leave or retire.
- Benefits are paid directly to you, tax-free, regardless of your actual expenses.

# What do you need to do?



**Enrolling in our program is easy!**

- Enroll on the phone with your benefits counselor

**Scan the QR code to schedule a phone call or contact:**

**Morgan Lade**

Call/Text: 856-242-0292

Email: [morgan@colonialnj.com](mailto:morgan@colonialnj.com)

**Taylor Maciow**

Call/Text: 856-242-0293

Email: [taylor@colonialnj.com](mailto:taylor@colonialnj.com)



## **IMPORTANT BENEFITS REMINDER:**

**Colonial Life:** Your plans will automatically renew at the same cost and benefit. All current participants are encouraged to speak with a benefits counselor every year to update their policies due to salary increases and changes to family status.

**Life changes but your policies will not unless you take 10 minutes to speak with your benefits counselor.**

Colonial Life.

# Short-Term Disability Insurance

**IMPORTANT**

Protect your most valuable asset,  
your paycheck!



## Can you afford not to protect your paycheck!

Customize a plan based on your individual needs and budget.

### Individual Disability ISTD for NJ- 24 pays

- **12 MONTH BENEFIT PERIOD**- Off Job Accident & Sickness, with Psychiatric and Psychological Condition

Annual income range	Monthly Benefit	14 DAY WAIT			30 DAY WAIT		
		Ages 17-49	Ages 50-64	Ages 65-74	Ages 17- 49	Ages 50-64	Ages 65-74
\$30,000 — \$31,999	<b>\$1,500</b>	\$24.00	\$31.95	\$50.55	\$17.18	\$24.00	\$35.63
\$32,000 — \$33,999	<b>\$1,600</b>	\$25.60	\$34.08	\$53.92	\$18.32	\$25.60	\$38.00
\$34,000 — \$35,999	<b>\$1,700</b>	\$27.20	\$36.21	\$57.29	\$19.47	\$27.20	\$40.38
\$36,000 — \$37,999	<b>\$1,800</b>	\$28.80	\$38.34	\$60.66	\$20.61	\$28.80	\$42.75
\$38,000 — \$39,999	<b>\$1,900</b>	\$30.40	\$40.47	\$64.03	\$21.76	\$30.40	\$45.13
\$40,000 — \$41,999	<b>\$2,000</b>	\$32.00	\$42.60	\$67.40	\$22.90	\$32.00	\$47.50
\$42,000 — \$43,999	<b>\$2,100</b>	\$33.60	\$44.73	\$70.77	\$24.05	\$33.60	\$49.88
\$44,000 — \$45,999	<b>\$2,200</b>	\$35.20	\$46.86	\$74.14	\$25.19	\$35.20	\$52.25
\$46,000 — \$47,999	<b>\$2,300</b>	\$36.80	\$48.99	\$77.51	\$26.34	\$36.80	\$54.63
\$48,000 — \$49,999	<b>\$2,400</b>	\$38.40	\$51.12	\$80.88	\$27.48	\$38.40	\$57.00
\$50,000 — \$51,999	<b>\$2,500</b>	\$40.00	\$53.25	\$84.25	\$28.63	\$40.00	\$59.38
\$52,000 — \$53,999	<b>\$2,600</b>	\$41.60	\$55.38	\$87.62	\$29.77	\$41.60	\$61.75
\$54,000 — \$55,999	<b>\$2,700</b>	\$43.20	\$57.51	\$90.99	\$30.92	\$43.20	\$64.13
\$56,000 — \$57,999	<b>\$2,800</b>	\$44.80	\$59.64	\$94.36	\$32.06	\$44.80	\$66.50
\$58,000 — \$59,999	<b>\$2,900</b>	\$46.40	\$61.77	\$97.73	\$33.21	\$46.40	\$68.88
\$60,000 — \$61,999	<b>\$3,000</b>	\$48.00	\$63.90	\$101.10	\$34.35	\$48.00	\$71.25
\$70,000 — \$71,999	<b>\$3,500</b>	\$56.00	\$74.55	\$117.95	\$40.08	\$56.00	\$83.13
\$80,000 — \$81,999	<b>\$4,000</b>	\$64.00	\$85.20	\$134.80	\$45.80	\$64.00	\$95.00
\$100,000 — \$101,999	<b>\$5,000</b>	\$80.00	\$106.50	\$168.50	\$57.25	\$80.00	\$118.75
\$120,000 — \$121,999	<b>\$6,000</b>	\$96.00	\$127.80	\$202.20	\$68.70	\$96.00	\$142.50

#### AVAILABLE OPTIONS:

Monthly Benefits are available from **\$400- \$6,500**

Benefit Periods: **6, 12 or 24 months**

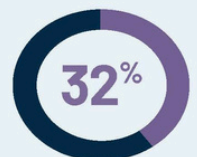
Elimination Periods: **14, 30, 60, 90 or 180 days**



**REMINDER**

**CURRENT POLICYHOLDERS UPDATE YOUR POLICY**

- **Salary increases**
- **Changes to PTO**



32% of Americans said they can't pay an unexpected \$400 bill without taking out a loan or selling something.<sup>2</sup>



# Long Term Disability Insurance



## How does it work?

This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a year — or even longer.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

## Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

## SPECIAL OPEN ENROLLMENT

Enroll up to your maximum benefit guaranteed issue!



### Consider your expenses

Utilities	\$
Housing	\$
Groceries	\$
Transportation	\$
Child care/Elder care	\$
Medical/Personal care	\$
Education	\$
Insurance	\$

Long Term Disability Insurance can replace part of your income if a disability keeps you out of work for a long period of time

## What else is included?

### Survivor Benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

### Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

### Work-life balance Employee Assistance Program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

## Monthly premiums per \$100 Monthly benefit

Age	Rates
15-24	\$0.050
25-29	\$0.100
30-34	\$0.200
35-39	\$0.367
40-44	\$0.550
45-49	\$0.683
50-54	\$0.883
55-59	\$1.050
60-64	\$0.933
65-69	\$0.717
70+	\$0.467

## How much coverage can I get?

You are eligible for coverage if you are an active employee in the United States working a minimum of 30 hours per week.

Choose from **\$200 to \$12,000** a month, in \$100 increments. You can cover up to 60% of your monthly income.

The monthly benefit may be reduced or offset by other sources of income.

\*See the Legal Disclosures for more information.

If you don't sign up now but decide to apply later, you may have to answer health questions.

**Elimination period (EP)** Your elimination period is 365 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

### Benefit duration (BD)

This is the maximum length of time you can receive benefits while you're disabled. You can receive benefits up to the Social Security (SS) normal retirement age. If you become disabled after your normal retirement age, check with your employer for the maximum length of time applicable to you.

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

## Calculate your Maximum Monthly benefit

Enter your annual earnings and calculate your maximum monthly benefit available.

$$\frac{\text{ANNUAL INCOME}}{12} = \text{MONTHLY INCOME} \quad \times 60\% \quad = \text{MAXIMUM MONTHLY BENEFIT}$$

(Max % of income covered)      (if the amount exceeds the plan max of \$12,000, enter \$12,000)

- Once enrolled, you are eligible every year at open enrollment to increase your monthly benefit to the maximum you are eligible for with **NO HEALTH QUESTIONS**.

## Samples premiums- 24 pays

AGES	MONTHLY BENEFITS													
	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800
15-24	\$0.38	\$0.40	\$0.43	\$0.45	\$0.48	\$0.50	\$0.53	\$0.55	\$0.58	\$0.60	\$0.63	\$0.65	\$0.68	\$0.70
25-29	\$0.75	\$0.80	\$0.85	\$0.90	\$0.95	\$1.00	\$1.05	\$1.10	\$1.15	\$1.20	\$1.25	\$1.30	\$1.35	\$1.40
30-34	\$1.50	\$1.60	\$1.70	\$1.80	\$1.90	\$2.00	\$2.10	\$2.20	\$2.30	\$2.40	\$2.50	\$2.60	\$2.70	\$2.80
35-39	\$2.75	\$2.94	\$3.12	\$3.30	\$3.49	\$3.67	\$3.85	\$4.04	\$4.22	\$4.40	\$4.59	\$4.77	\$4.95	\$5.14
40-44	\$4.13	\$4.40	\$4.68	\$4.95	\$5.23	\$5.50	\$5.78	\$6.05	\$6.33	\$6.60	\$6.88	\$7.15	\$7.43	\$7.70
45-49	\$5.12	\$5.46	\$5.81	\$6.15	\$6.49	\$6.83	\$7.17	\$7.51	\$7.85	\$8.20	\$8.54	\$8.88	\$9.22	\$9.56
50-54	\$6.62	\$7.06	\$7.51	\$7.95	\$8.39	\$8.83	\$9.27	\$9.71	\$10.15	\$10.60	\$11.04	\$11.48	\$11.92	\$12.36
55-59	\$7.88	\$8.40	\$8.93	\$9.45	\$9.98	\$10.50	\$11.03	\$11.55	\$12.08	\$12.60	\$13.13	\$13.65	\$14.18	\$14.70
60-64	\$7.00	\$7.46	\$7.93	\$8.40	\$8.86	\$9.33	\$9.80	\$10.26	\$10.73	\$11.20	\$11.66	\$12.13	\$12.60	\$13.06
65-69	\$5.38	\$5.74	\$6.09	\$6.45	\$6.81	\$7.17	\$7.53	\$7.89	\$8.25	\$8.60	\$8.96	\$9.32	\$9.68	\$10.04
70+	\$3.50	\$3.74	\$3.97	\$4.20	\$4.44	\$4.67	\$4.90	\$5.14	\$5.37	\$5.60	\$5.84	\$6.07	\$6.30	\$6.54

AGES	MONTHLY BENEFITS													
	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,600
15-24	\$0.75	\$0.78	\$0.80	\$0.83	\$0.85	\$0.88	\$0.90	\$0.93	\$0.95	\$0.98	\$1.00	\$1.03	\$1.05	\$1.15
25-29	\$1.50	\$1.55	\$1.60	\$1.65	\$1.70	\$1.75	\$1.80	\$1.85	\$1.90	\$1.95	\$2.00	\$2.05	\$2.10	\$2.30
30-34	\$3.00	\$3.10	\$3.20	\$3.30	\$3.40	\$3.50	\$3.60	\$3.70	\$3.80	\$3.90	\$4.00	\$4.10	\$4.20	\$4.60
35-39	\$5.51	\$5.69	\$5.87	\$6.06	\$6.24	\$6.42	\$6.61	\$6.79	\$6.97	\$7.16	\$7.34	\$7.52	\$7.71	\$8.44
40-44	\$8.25	\$8.53	\$8.80	\$9.08	\$9.35	\$9.63	\$9.90	\$10.18	\$10.45	\$10.73	\$11.00	\$11.28	\$11.55	\$12.65
45-49	\$10.25	\$10.59	\$10.93	\$11.27	\$11.61	\$11.95	\$12.29	\$12.64	\$12.98	\$13.32	\$13.66	\$14.00	\$14.34	\$15.71
50-54	\$13.25	\$13.69	\$14.13	\$14.57	\$15.01	\$15.45	\$15.89	\$16.34	\$16.78	\$17.22	\$17.66	\$18.10	\$18.54	\$20.31
55-59	\$15.75	\$16.28	\$16.80	\$17.33	\$17.85	\$18.38	\$18.90	\$19.43	\$19.95	\$20.48	\$21.00	\$21.53	\$22.05	\$24.15
60-64	\$14.00	\$14.46	\$14.93	\$15.39	\$15.86	\$16.33	\$16.79	\$17.26	\$17.73	\$18.19	\$18.66	\$19.13	\$19.59	\$21.46
65-69	\$10.76	\$11.11	\$11.47	\$11.83	\$12.19	\$12.55	\$12.91	\$13.26	\$13.62	\$13.98	\$14.34	\$14.70	\$15.06	\$16.49
70+	\$7.01	\$7.24	\$7.47	\$7.71	\$7.94	\$8.17	\$8.41	\$8.64	\$8.87	\$9.11	\$9.34	\$9.57	\$9.81	\$10.74

(Choose the age you will be when your coverage becomes effective on 01/01/2025.)

## Exclusions and limitations

### Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

### Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

### Benefit duration (BD)

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

### Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

"Substantial and material acts" means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

### Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

### Continuity of Coverage

If the employee was not insured under the plan continuity of coverage will not apply. If the employee was insured under the prior plan but is not in active employment on the Unum plan effective date (due to illness or injury), the person will be covered under the Unum plan, but payment will be limited to what would have been paid under the prior plan. Unum will reduce the payment by the prior carrier's liability. If the employee was insured under the prior plan and is in active employment on the Unum plan effective date, the person must satisfy the pre-ex provision under the Unum plan or the prior carrier's plan. If satisfied under the Unum plan, payment will be made according to the Unum plan. If satisfied under the prior plan (but not the Unum plan), payment will be administered under the Unum plan, but the payment will be the lesser of the Unum monthly benefit or the prior plan's monthly benefit.

### Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers' compensation or similar occupational benefit laws, including a temporary disability benefit under a workers' compensation law
- State compulsory benefit laws
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans, if applicable
- Retirement payments
- Social Security or similar governmental programs

**Exclusions and limitations** Your plan does not cover any disabilities caused by, contributed to by, or resulting from your: • Intentionally self-inflicted injuries; • Active participation in a riot; • Loss of a professional license, occupational license or certification; • Participation in a felony or which you have been convicted; or • Pre-existing conditions (See the disclosure section to learn more). Your plan will not cover a disability due to war, declared, or undeclared, or any act of war. Unum will not pay a benefit for any period of disability during which you are incarcerated.

### Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan. Unum's LTD contracts standardly include a provision called the Social Security Claimant Advocacy Program. With this feature, claimants can receive expert advice and assistance from us regarding their Social Security Disability claim during the application and appeal process. Social Security advocacy services are provided by GENEX Services, LLC or Brown & Brown Absence Services Group. Referral to one of our advocacy partners is determined by Unum.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al. or contact your Unum representative.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

© 2022 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.



# Term Life and Whole Life Insurance

Peace of mind for you and your loved ones



You want what's best for your family, and that includes making sure they're prepared for the future. With life insurance from Colonial Life & Accident Insurance Company, you can provide financial security to help them cover their ongoing living expenses.

## Advantages of term life insurance

- ✓ Lower cost when compared to cash value life insurance
- ✓ Same benefit payout throughout the duration of the policy
- ✓ Several term period options for flexibility during high-need years
- ✓ Benefit for the beneficiary that is typically tax free

## Advantage of whole life insurance

- ✓ Choose the age when your premium payments end — Paid-Up at Age 70 or Paid-Up at Age 100-Guaranteed lifetime protection
- ✓ Guaranteed premiums that will NEVER increase once coverage is issued
- ✓ Permanent coverage that stays the same through the life of the policy
- ✓ Premiums will not increase due to changes in health or age
- ✓ Guaranteed cash value accumulation based on a nonforfeiture interest rate of 3.75%
- ✓ Policy loans available, which can be used for emergencies
- ✓ Provides cash surrender value at age 100 (when the policy ends)



44% of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly.

LIMRA, 2022 Life Insurance Barometer Study.

## Benefits and features of Colonial Life policies:

- Coverage is available for your spouse and dependent children (with or without your participation)
- Keep your coverage at the same cost and benefit when you leave or retire
- Premiums are locked in and will not increase once your coverage is issued
- Coverage is available without blood work or exam

# Semi-monthly premiums (24 pays)

## Individual Term Life (ITL5000)- NON-SMOKER PREMIUMS

Rates are for illustrative purposes only. For the cost at your exact age, additional face amounts and smoker rates- TALK TO YOUR BENEFITS COUNSELOR

### 10 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$3.32	\$5.30	\$5.11	\$6.66	\$8.21
30	\$3.53	\$5.83	\$5.11	\$6.66	\$8.21
35	\$3.79	\$6.47	\$5.63	\$7.44	\$9.25
40	\$3.99	\$6.98	\$7.02	\$9.53	\$12.04
45	\$4.59	\$8.46	\$9.31	\$12.97	\$16.63
50	\$5.86	\$11.65	\$12.79	\$18.19	\$23.58
55	\$8.09	\$17.22	\$18.19	\$26.28	\$34.38
60	\$11.68	\$26.20	\$26.98	\$39.47	\$51.96
65	\$17.44	\$22.67	\$43.33	\$64.00	\$84.67
70	\$27.69	\$38.06	\$74.12	\$110.19	\$146.25

### 15 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$3.34	\$5.35	\$5.19	\$6.78	\$8.38
30	\$3.55	\$5.87	\$5.19	\$6.78	\$8.38
35	\$3.81	\$6.51	\$5.71	\$7.56	\$9.42
40	\$4.01	\$7.02	\$7.13	\$9.69	\$12.25
45	\$4.60	\$8.50	\$9.54	\$13.31	\$17.09
50	\$5.90	\$11.74	\$13.42	\$19.13	\$24.83
55	\$8.23	\$17.57	\$19.29	\$27.94	\$36.58
60	\$12.17	\$27.43	\$29.54	\$43.31	\$57.08
65	\$18.59	\$25.79	\$49.58	\$73.37	\$97.17
70	\$29.83	\$44.08	\$86.17	\$128.25	\$170.33

### 20 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$3.36	\$5.39	\$5.27	\$6.91	\$8.54
30	\$3.56	\$5.91	\$5.27	\$6.91	\$8.54
35	\$3.85	\$6.62	\$5.79	\$7.69	\$9.59
40	\$4.12	\$7.29	\$7.71	\$10.56	\$13.42
45	\$4.84	\$9.11	\$10.90	\$15.35	\$19.79
50	\$6.34	\$12.85	\$15.79	\$22.69	\$29.58
55	\$9.03	\$19.57	\$23.17	\$33.75	\$44.33
60	\$13.42	\$30.55	\$36.00	\$53.00	\$70.00
65	\$20.50	\$30.77	\$59.54	\$88.31	\$117.08

### 30 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$3.37	\$5.43	\$5.75	\$7.63	\$9.50
30	\$3.58	\$5.95	\$5.92	\$7.88	\$9.84
35	\$3.98	\$6.94	\$7.19	\$9.78	\$12.38
40	\$4.49	\$8.22	\$9.81	\$13.72	\$17.63
45	\$5.54	\$10.85	\$14.21	\$20.31	\$26.42
50	\$7.41	\$15.53	\$20.92	\$30.38	\$39.83



## Colonial Life can pay YOU!

To help you pay for expenses that are not covered by your current benefits to ensure you are fully protected.

- Deductibles
- Co-payments
- Missed time from work

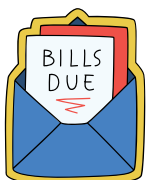


## Protect Yourself from Unexpected Medical Costs with Colonial Life

It's no secret that unexpected accidents, illnesses, or serious medical conditions can be financially devastating. Fortunately, Colonial Life offers a range of insurance plans to help cover the costs of these unforeseen circumstances. Our insurance plans include:

- Accident insurance
- Cancer insurance
- Critical Illness insurance
- NEW Hospital Confinement insurance

Don't let unexpected medical costs catch you off guard – let Colonial Life help you prepare for the unexpected.



**Colonial Life can help you focus on what's important, your care and recovery and not how you're going to pay your expenses if something unexpected happens.**



## Health Screening Benefits

Included with the following plans in NJ:

- Cancer .....\$100
- Accident .....\$ 50
- Critical Illness .....\$ 50

*\*per covered person, per calendar year.*



Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person. **NO WAIT PERIOD FOR NJ PLANS ONLY.**

### CANCER WELLNESS TESTS

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography<sup>3</sup>
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep® Pap test<sup>4</sup>
- Virtual colonoscopy

### HEALTH SCREENING TESTS


- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- **Serum cholesterol test for HDL and LDL levels**
- **Stress test on a bicycle or treadmill**

### Part two: Cancer wellness – additional invasive diagnostic test or surgical procedure- **included with Cancer Assist plan only**

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in part one. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.



**To encourage early detection, many of our supplemental health insurance plans offer benefits for wellness and health screening tests.**



**File online at:**  
**[www.coloniallife.com](http://www.coloniallife.com)**

Login and choose "file a claim".  
No need to wait for a check.  
You can choose to have a direct deposit as your payment method.



# Hospital Confinement

## Get help with rising health care costs

If you're admitted to the hospital because of an accident or sickness (including pregnancy), it's important to focus on your recovery- not your finances. That's easier said than done if you have costly expenses coming your way because of deductibles and copayments.

Hospital confinement indemnity insurance from Colonial Life can help you pay for medical expenses that health insurance won't cover.

### Product Features

- Benefits are paid directly to you, regardless of actual expenses
- Premiums will not increase once your coverage is issued
- Coverage is available for your spouse and dependent children up to age 26
- Keep your coverage at the same cost and benefit when you leave or retire

## How much does this plan pay for an average hospital stay?

Add this plan to your Disability insurance to provide benefits during the waiting period until your benefits begin.

**3-day hospital stay = \$1,100 benefit!**

**5-day hospital stay = \$1,200 benefit!**



## Individual Medical Bridge for NJ- Premiums (24 pays)

- **\$1,000 Hospital Admission benefit**, with \$50 daily confinement benefit

Issue Age	Individual	Employee/ Spouse	Employee/ Child(ren)	Family
17-49	\$6.90	\$13.68	\$10.10	\$16.88
50-59	\$9.68	\$19.03	\$12.88	\$22.23
60-64	\$13.48	\$26.58	\$16.68	\$29.78
65-99	\$18.25	\$35.95	\$21.45	\$39.15

Premiums are based on issue age and **will NOT increase** as you get older!

Colonial Life.



# Accident Insurance

## Accidents can happen to anyone, at any time

You can't predict if you or someone you love will be impacted by an accident, but Colonial Life's Accident insurance can help you be financially prepared.

Even with health insurance the expenses can add up. The benefits from this plan can help pay for expenses such as deductibles, co-payments, and missed time from work so you can focus on what's important, healing.

### With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive
- Enroll with no medical questions
- Unlike workers' compensation, which only covers you on the job, this plan covers you on & off the job
- Coverage is available for you, your spouse and eligible dependent children up to age 26

## How much could you receive from this plan?

### SAMPLE CLAIM PAYMENT:

Broken leg (no surgery)

<b>Accident emergency treatment</b> • (doctor's office, ER, Urgent Care)	\$125
<b>Ambulance</b>	\$250
<b>Leg fracture</b> (non-surgical)	\$1,250
<b>X-ray</b>	\$40
<b>Medical equipment</b> (crutches)	\$125
<b>Physical therapy</b> (10 visits)	\$450
<b>Accident follow-up treatment</b> (6 visits)	\$330
<b>Laceration</b>	\$60

**Total: \$2,630**

### Semi-monthly premiums- 24 pays

### Individual Accident (IAC4000) for NJ

Preferred plan- On & Off job benefits and \$50 Health Screening

- One insured (Employee, spouse or child).....**\$ 9.67**
- Employee & Spouse.....**\$16.31**
- Employee or Spouse with Child(ren).....**\$19.66**
- Family .....**\$26.30**

(Ages 0-80)

Colonial Life.

# Cancer Insurance



## How would cancer impact your finances?

Hopefully, you and your family will never face cancer. If you do, having a financial safety net can help you and your family focus on what matters most-recovery.

The last thing you should worry about is how you're going to pay for what your health insurance doesn't. Cancer insurance can also help with expenses not covered by your health insurance such as:

- Missed time from work
- Childcare
- Transportation and meals
- Experimental treatments and much more!

## How much could you receive?

### SAMPLE BENEFITS PAID FOR 4 MONTHS OF TREATMENT

Initial Diagnosis Benefit.....	\$5,000
Radiation/Chemotherapy (16 weeks) ....	\$8,000
Anti-nausea medication ( 4 months) .....	\$ 640
Family Care .....	\$2,000
Wig.....	\$200
Hospital Confinement (5 days) .....	\$750
Second Medical Opinion .....	\$200
Surgical Procedures .....	\$3,000
Reconstructive surgery .....	\$2,500
Outpatient surgery.....	\$200
Medical imaging.....	\$250

**TOTAL AMOUNT PAID .....\$22,740**

**Cancer insurance provides benefits to help with cancer expenses - from diagnosis to recovery.**

### Semi-monthly premiums- 24 pays

#### Cancer Assist for NJ

Level 2 with \$5,000 initial diagnosis benefit & \$100 health screening

- Employee only ..... **\$13.91**
- Employee & Spouse..... **\$22.10**
- Employee or Spouse with Child(ren)..... **\$14.31**
- Family ..... **\$22.50**

• *Speak to your benefits counselor for premiums for additional states*

Colonial Life.



# Specified Critical Illness Insurance



If you're diagnosed with a covered critical illness, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important - your treatment, care and recovery.

## Choose a Face amount from \$5,000 - \$100,000

Upon diagnosis of any of the covered illness listed below, you receive the percentage of the face amount you choose.

### COVERED CRITICAL ILLNESSES<sup>2</sup>

- **Heart attack** (myocardial infarction)
- **Stroke**
- **End-stage renal (kidney) failure**
- **Major organ failure**
- **Permanent paralysis** due to a covered accident
- **Coma**
- **Blindness**
- Occupational infectious: **HIV or hepatitis B, C or D<sup>3</sup>**
- **Coronary artery disease**

## Semi-monthly premiums- 24 pays Critical Illness 1.0 for NJ

HSA Compliant with subsequent diagnosis & \$50 Health Screening Benefit

### **\$5,000 FACE AMOUNT**

Issue Age	NON-SMOKER		SMOKER	
	ONE INSURED	HUSBAND/WIFE	ONE INSURED	HUSBAND/WIFE
All plans include dependent children up to age 26				
17-24	\$1.07	\$1.64	\$1.25	\$1.92
25-29	\$1.20	\$1.87	\$1.47	\$2.29
30-34	\$1.37	\$2.14	\$1.82	\$2.84
35-39	\$1.87	\$2.87	\$2.52	\$3.87
40-44	\$2.15	\$3.29	\$3.15	\$4.84
45-49	\$2.72	\$4.19	\$4.00	\$6.14
50-54	\$3.50	\$5.39	\$5.07	\$7.82
55-59	\$4.27	\$6.57	\$6.45	\$9.89
60-64	\$5.35	\$8.22	\$7.85	\$12.04

#### Subsequent diagnosis of a different critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

#### Subsequent diagnosis of the same critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness, 25% of the coverage amount may be payable for that critical illness.

Premiums are based on issue age and **will not increase** once your coverage is issued. Speak to your benefits counselor for premiums for additional face amounts and other states.

**FOR MORE  
INFORMATION**

**OR TO  
ENROLL**

**SPEAK WITH YOUR  
BENEFITS COUNSELOR**



**SCAN FOR MORE  
INFORMATION**



**CONTACT US**

**Morgan Lade**

Call/Text: **856-242-0292**

Email: **morgan@colonialnj.com**

**Taylor Maciow**

Call/Text: **856-242-0293**

Email: **taylor@colonialnj.com**

