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***SHORT TERM DISABILITY—INCOME PROTECTION PLAN***

**Is your paycheck important to you and your family?** Your ability to earn a paycheck is one of your most valuable assets. It provides the financial security that helps protect you, your family, and your lifestyle. If you are unsure how you would get by financially if you were unable to work due to an accident or an illness, now is a great time to review our disability coverage option. **Disability insurance** provides you with a monthly benefit to replace a portion of your paycheck should you become unable to work due to a covered accident or illness.

**Highlights of our disability plan options include:**

- Employee only coverage for an off job accident and for sickness (12 month pre-existing condition period, after 9 months covers for pregnancy).
- Choose from a variety of benefit periods (6, 12 or 24 months).
- Choose from a variety of elimination (waiting) periods (ranges from 0 days for an accident and 7 days for a sickness to 30 days for an accident and 30 days for a sickness).
- The amount of monthly disability benefit may be designed to fit your individual needs (coverage available from \$400 per month to 60% of your gross monthly income, not to exceed \$6,500)
- You're paid regardless of any other insurance you may have.
- Benefits are paid directly to you unless you specify otherwise.

SHORT TERM DISABILITY (Monthly Rates)						
(NO ON JOB BENEFIT --- MONTHLY BENEFIT IS OFF JOB ONLY)						
Monthly Benefit Amount	6 Month Benefit Period					
	Elimination Period:					
	0 Day Accident 7 Day Sickness	Day Accident 14 Day Sickness	14 Day Accident 14 Day Sickness	0 Day Accident 7 Day Sickness	0 Day Accident 14 Day Sickness	14 Day Accident 14 Day Sickness
	Age 17-49			Age 50-69		
\$400	\$14.80	\$11.40	\$10.20	\$19.20	\$14.80	\$13.60
\$600	\$22.20	\$17.10	\$15.30	\$28.80	\$22.20	\$20.40
\$800	\$29.60	\$22.80	\$20.40	\$38.40	\$29.60	\$27.20
\$1,000	\$37.00	\$28.50	\$25.50	\$48.00	\$37.00	\$34.00
\$1,200	\$44.40	\$34.20	\$30.60	\$57.60	\$44.40	\$40.80
\$1,400	\$51.80	\$39.90	\$35.70	\$67.20	\$51.80	\$47.60
\$1,600	\$59.20	\$45.60	\$40.80	\$76.80	\$59.20	\$54.40
\$1,800	\$66.60	\$51.30	\$45.90	\$86.40	\$66.60	\$61.20
\$2,000	\$74.00	\$57.00	\$51.00	\$96.00	\$74.00	\$68.00

## ***ACCIDENT INSURANCE***

None of us can pick when or where accidents will happen. Most accidents result in some out of pocket expenses like deductibles, co-payments, etc.

**Highlights of our accident plan options include:**

- Benefits for eye injuries, fractures, dislocations, lacerations, ruptured disc, torn knee cartilage, torn tendons, ligaments and rotator cuff, and many others features.
- Benefits for emergency room treatment, X-rays, appliances, physical therapy, hospital admission and hospital confinement benefits, and many other features.
- Optional wellness rider

<b>ACCIDENT 1.0 (Monthly Rates)</b>					
		Basic	Preferred	Premier	Health Screening Benefit
Initial Treatment:	Doctors Office, Urgent Care or Emergency Room	\$75	\$125	\$125	\$50 per covered person per calendar year
Follow up Treatment:		\$50 (2 visits)	\$50 (3 visits)	\$50 (4 visits)	
Hospital Admission:		\$750	\$1,250	\$1,500	
Hospital Confinement:		\$175	\$250	\$275	
Hospital Intensive Care Admission:		\$750	\$1,250	\$1,500	
Hospital Intensive Care:		\$350	\$500	\$525	
Employee Only		\$14.44	\$19.00	\$24.36	\$2.15
Employee & Spouse		\$19.63	\$25.67	\$33.02	\$3.30
Employee & Child(ren)		\$23.06	\$30.52	\$37.55	\$2.15
Employee & Family		\$28.26	\$37.18	\$46.20	\$3.30

## ***CANCER INSURANCE***

The purpose of a cancer insurance policy is to help you concentrate on your care—rather than worrying about the cost of your care. Early detection and prompt treatment are key elements in recovery from cancer. In recent years, new technology has improved our ability to detect and treat cancer. However, with improved technology, the cost of fighting cancer can add up quickly.

**Highlights of our cancer plan include:**

- Cancer screening tests including mammograms, pap smear, colonoscopy and a variety of blood tests!
- Additional benefits include radiation and/or chemotherapy benefits, hospital inpatient, surgical procedures, transportation and lodging benefits and a variety of other treatment benefits.

<b>CANCER ASSIST</b>								
	Level 1	Level 2	Level 3	Level 4	<b>See Benefit Chart for plan maximums and limitations</b>			
Cancer Screening Benefit	\$100	\$100	\$100	\$100				
Skin Cancer Diagnosis Benefit (Once Per Lifetime)	\$300	\$300	\$400	\$600				
Injected Chemotherapy or Radiation Max Per Week	\$250	\$500	\$750	\$1,000				
Daily Hospital Confinement	\$100	\$150	\$250	\$350	Initial Diagnosis (Per \$1,000 Up to \$10,000)	Progressive Payment	Specified Disease	
Outpatient Surgical Center	\$100	\$200	\$300	\$400				
Surgical Procedures (per surgical unit)	\$40	\$50	\$60	\$70				
Employee Only	\$18.10	\$21.65	\$26.65	\$35.60	\$1.50	\$7.80	\$1.25	
Employee & Spouse	\$28.60	\$33.85	\$44.40	\$59.40	\$2.50	\$17.05	\$1.75	
Employee & Child(ren)	\$18.25	\$21.95	\$27.10	\$36.20	\$1.60	\$7.80	\$1.25	
Employee & Family	\$28.75	\$34.15	\$44.85	\$60.00	\$2.60	\$17.05	\$1.75	

## ***LIFE INSURANCE***

**Highlights of our Life Insurance programs include (Call Colonial Representative to get specific amount premiums):**

- Three types of insurance to choose from—Universal Life, Term Life, and Whole Life.
- Policies are yours to keep for as long as you choose—even if you change jobs or retire.
- Family coverage is also available—as either their own plan or a rider on yours.