

Open enrollment begins

July 23 - August 17, 2018



Why Plan Now?

Your benefits open enrollment begins in July. That may seem like a long way off, but there are special things to consider about this year's enrollment that you may want to plan ahead for.

- Once you make your selections, you will not be able to change them during the year unless you experience a qualifying event. All changes made during open enrollment will be effective October 1, 2018.



With Colonial Life and Accident Insurance Company, you'll have valuable benefits designed to help manage the out-of-pocket costs of health care and provide financial protection:

Disability insurance replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness. ****Offered with guaranteed issue underwriting.**

Whole life insurance – a competitively priced, individually owned life policy. Actively working, benefit-eligible employees can apply for life insurance up to \$114.40* per pay period or \$100,000* whichever is less without providing proof of health.

Cancer insurance – helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. The plan includes a health screening benefit, varying coverage levels and optional riders for greater levels of financial protection. ****Offered with guaranteed issue underwriting.**

Critical care insurance – a plan that helps guard you against the financial hardships associated with a serious medical event. The plan includes a lump sum payment benefit, a health screening benefit and offers coverage options for you and your entire family. ****Offered with guaranteed issue underwriting.**

Accident insurance – helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. Many levels and options are available to fit your needs including a health screening benefit. ****Offered with guaranteed issue underwriting.**

**Premium and Face Amounts will vary based on age of the employee.*

***Guaranteed issued underwriting means no health questions will be asked.*

After the open enrollment all coverage options noted above will be subject to standard underwriting guidelines. You have the benefit of choice – **so make it count!** Watch out for more information regarding enrollment and benefit details over the next few weeks.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

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