



More often than we think, people in today's workforce suffer a short-term disability.

- Within 10 minutes, 441 people will suffer a disability.
- 23.2 million disabling injuries were reported in 2004; 3.7 million of those were work related.
- The cost of unintentional injuries in 2004 was \$574.8 billion.

Source: Injury Facts, National Safety Council, 2005-2006 Edition



## Protect yourself and your family with insurance policies that cover these unexpected life events.

Voluntary benefits offer the ability to choose valuable benefits that meet your individual needs, along with the convenience of payment through payroll deduction. You are able to take most policies with you if you change jobs or retire.

Colonial policies available:

### Disability Insurance

- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans.
- Provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered disability.

### Accident Insurance

- Helps pay unexpected medical expenses from lacerations, fractures and other injuries.
- Helps pay major medical deductibles and co-payments if you're confined to a hospital from a covered accident.

### Cancer Insurance

- Coverage includes initial diagnosis, treatment, inpatient care, transportation and lodging, and experimental treatment.
- Most plans include coverage for screening tests.
- Offers cash incentives for annual wellness exams and cancer screenings.

### Hospital Confinement Indemnity Insurance

- Pays lump sum benefits for events such as emergency room visits, hospital confinement, rehabilitation, diagnostic procedures, etc.
- Offers cash incentives for annual wellness exams, mammography and other tests.

### Universal Life Insurance

- Provides death benefits coverage that you can add to later as your needs change; builds cash value on a tax-deferred basis at current interest rates.
- Flexible premium payments and coverage amounts.

### Term Life Insurance

- Large amount of coverage with relatively low premiums; convertible to permanent life insurance with no additional underwriting.
- Individually owned coverage (not part of your group benefits).



These policies pay you a cash benefit, so you can choose to use the money however you see fit. Cash incentives for wellness exams and cancer screenings are also paid on some policies.

**Interested in learning more or acquiring a quote? Contact your Colonial Representatives at:**

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