

# Make Your Choices Count

## Having Options is Important

*Each individual's lifestyle and needs are different from the next person's.*

*Colonial Voluntary Benefits products and services provide a broad range of benefit options for employers and employees, many of which can help combat the rising costs of health care.*

## Our Portfolio Products

Disability Insurance	Life Insurance	Accident Insurance	Specified Disease Insurance	Supplemental Health Insurance
<b>Short-Term Disability</b> <ul style="list-style-type: none"> <li>Disability 1000</li> </ul>	<b>Term Life</b> <ul style="list-style-type: none"> <li>Term Life 1000</li> </ul>	<b>Accident</b> <ul style="list-style-type: none"> <li>Accident Care/ Public Sector Accident Care</li> </ul>	<b>Cancer</b> <ul style="list-style-type: none"> <li>Cancer</li> </ul> <b>Critical Illness</b> <ul style="list-style-type: none"> <li>Critical Illness</li> </ul>	<b>Hospital Indemnity</b> <ul style="list-style-type: none"> <li>MedicalBridge™</li> </ul>

## Disability Insurance<sup>1</sup>

**Disability 1000** – An individual supplemental short-term disability income product that replaces a portion of income if someone becomes disabled due to a covered accident or covered sickness. There are plans that cover on- and off-job or off-job accidents/sicknesses and a wide choice of benefit periods and elimination periods. This product features total and partial disability, portability, worldwide coverage and waiver of premium.

## Life Insurance

**Term Life 1000** – An individual term life insurance product that offers three term options (10, 20 and 30 year), level death benefits, family coverage, guaranteed rates and is guaranteed renewable to age 80.

## Accident Insurance<sup>2</sup>

**Accident Care/Public Sector Accident Care** – A composite-rated, guaranteed renewable accident product that provides indemnity benefits for on- and off-the-job, or off-job-only accidents. Stand alone coverage for employee, spouse and dependent child may be purchased. Features include the same benefits for employee, spouse and dependent child; worldwide coverage and portability. Optional riders, such as disability, are available.

## Specified Disease Insurance<sup>3</sup>

**Cancer** – An individual specified-disease product that pays a cancer screening benefit for specified screening tests. Upon diagnosis of cancer, provides benefits for treatments and resulting costs that individuals may require to care for their cancer.

**Critical Illness** – An individual specified-disease product that can help individuals pay out-of-pocket expenses associated with home health care, caregivers they may require for home, automobile modifications, mortgage payments, utility bills, other everyday living expenses and travel costs to and from treatment centers.

## Supplemental Health Insurance<sup>4</sup>

**Medical Bridge<sup>SM</sup>** – An indemnity-based plan with benefits payable as a lump-sum or flat benefit amount for a covered hospital stay or a covered outpatient surgery. Designed to help employees combat rising health care costs.

**With our products, you can help make benefits count for your employees.**

<sup>1</sup>This policy (DIS 1000-NY) provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

<sup>2</sup>This policy (ACCPOL-NY) provides accident insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

<sup>3</sup>This policy (C1000-NY) provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for the Specified Disease for Cancer policy is 60%. This ratio is the portion of future premiums which the Company expects to return as benefits when averaged over all the people who have this policy.

<sup>4</sup>This policy (CI-W-NY-PR or CI-WC-NY-PR) provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for the Specified Disease for Critical Illness policy is 60%. This ratio is the portion of future premiums which the Company expects to return as benefits when averaged over all the people who have this policy.

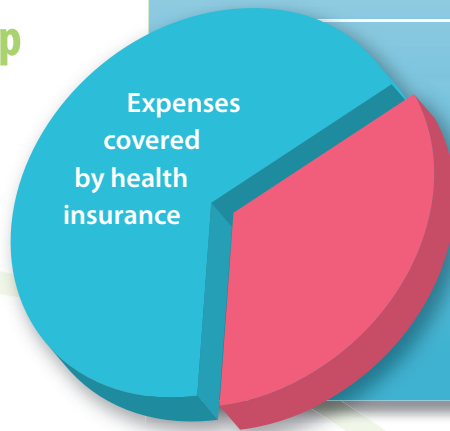
### Our coverages share important features:

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

### Our products offer choices to help fill in the gaps

- Co-pays
- Deductibles
- Over-the-counter medications/supplies
- Non-medical expenses

*For illustrative purposes only.*



*Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please consult your benefits representative.*

**Colonial Voluntary Benefits<sup>SM</sup>**  
*Making benefits count.*

Colonial Voluntary Benefits products are underwritten by:  
**The Paul Revere Life Insurance Company, Worcester, MA**  
Administrative office: Colonial Voluntary Benefits  
1200 Colonial Life Boulevard, Columbia, SC 29210  
colonial-paulrevere.com