



## Group Term Life Insurance Voluntary Coverage

### How secure is your family's financial future?

If something happened to you, would your family be able to maintain their way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

Colonial Life's group term life insurance can help provide financial security for your family. You can also apply for coverage for your spouse and eligible dependent children with no health questions.<sup>1</sup>

### How much group term life coverage do I need?

You

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$10,000 to a maximum of five times your salary to \$500,000

Your spouse

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$5,000 to a maximum of \$500,000
- Spouse coverage cannot exceed your coverage amount<sup>2</sup>

Your dependent children  
(up to age 26)

\$ \_\_\_\_\_

- Available in \$1,000 increments
- Minimum of \$1,000 to a maximum of \$10,000 per dependent child
- Each dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000

## Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

To learn more, talk with your Colonial Life benefits counselor.

ColonialLife.com

## Additional benefits and services

- **Built-in Accelerated Death Benefit** payments will reduce the amount the policy pays upon the covered person's death.<sup>3</sup>
- **Health Advocate Employee Assistance Program<sup>5</sup>** provides 24-hour confidential personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.<sup>4</sup>

ONLINE  
[ColonialLife.com/EAP](https://ColonialLife.com/EAP)

TELEPHONE  
**1-888-645-1772**

- **Life Planning Services<sup>5</sup>** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.<sup>4</sup>

## Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you. Eligibility may be based on your health.
- **Conversion:** You may be eligible to convert your coverage to an individual whole life insurance policy without proof of good health when coverage ends under the group certificate.
- **Waiver of Premium:** If included in your plan, premium payments can be waived if you become disabled.

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living such as bathing, continence, dressing, eating, transferring, toileting and being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In CT, ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements such as bathing, continence, dressing, eating, transferring and toileting. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 The maximum benefit is 50% of your benefit in NE.

3 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

4 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

5 State mandated limitations for legal services in WA apply.

### BENEFIT AGE REDUCTION SCHEDULE

When a covered person reaches age 70, but not 75, the amount of insurance will be:

- 65% of the amount of insurance prior to age 70; or
- 65% of the amount of insurance applied for on or after age 70 but before age 75.

When a covered person reaches age 75 or more, the amount of insurance will be:

- 50% of the amount of insurance prior to the first reduction; or
- 50% of the amount of insurance the employee applied for on or after age 75.

Once the benefit reduction schedule begins, there will be no further increases in insurance for a covered person. If the proposed insured is age 70, but not age 75 at the time of enrollment, the amount of insurance applied for will be reduced by 65%. If the proposed insured is age 75 or older at the time of enrollment, the amount applied for will be reduced by 50%.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GTL1.0-P and certificate form GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-AU-TX, GTL1.0-P-EE-TX, GTL1.0-C-AU-TX and GTL1.0-C-EE-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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

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