

Benefits for Individuals, Benefits That Count

Choosing the right benefits at the right time of your life can be critical. That's why Colonial Life is committed to making benefits count by helping people better understand their options. Our menu of personal insurance products offers choices for individuals to better protect themselves and their family members from life's unexpected turns.

¹National Safety Council, *Injury Facts*, 2005-2006 edition.

²*Cancer Facts & Figures*, American Cancer Society, 2007.

³*Heart Disease and Stroke Statistics – 2007 Update*, American Heart Association.

⁴*Centers for Medicare & Medicaid Services, Office of the Actuary, January 2006.*

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits representative.

Disability Insurance – Replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness. *23.2 million disabling injuries were reported in 2004.*¹

Accident Insurance – Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury. *There were about 27 million visits to hospital emergency departments for injuries in 2003.*¹

Cancer Insurance – Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests. *In the U.S., men have a one-in-two lifetime risk of developing cancer, and for women the risk is one in three.*²

Critical Illness Insurance – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy. *On average, every 45 seconds, someone in the United States has a stroke.*³

Hospital Confinement Insurance – Provides a lump-sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans. *Hospital spending, nearly one-third of total national health expenditures, increased 8.6 percent in 2004.*⁴

Life Insurance – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. *A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.*

Colonial Life's coverages share important features:

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

See your Colonial Life benefits representative to find out how you can apply for these valuable coverages.

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Colonial Life[®]

Making benefits count.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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