

COVERAGE SOLUTIONS FOR EMPLOYERS WITH FEWER THAN 100 EMPLOYEES

Our **Gold Underwriting Offer** can enhance your benefits program —and help employees protect what they've worked so hard to build.

If you have **fewer than 100** eligible employees, you can choose a minimum of two, but no more than four, Colonial Life products to offer your employees. These plans are available guaranteed issue, if certain criteria are met.*

Choose two or more from the following voluntary insurance plans:

Individual Accident

Individual Accident provides multiple coverage levels to help with expenses related to covered accidents. This plan also offers an optional sickness hospital confinement rider. Health questions are not required.

Individual Short-Term Disability

This plan allows you to tailor short-term disability plan options and provide on/off-job or off-job only accident and sickness coverage.**

Critical Illness 1.0

Critical Illness 1.0 pays a lump sum benefit upon diagnosis of a covered critical illness.

Whole Life 5000

This plan provides guaranteed level premiums, guaranteed cash value accumulation and a guaranteed death benefit, as long as premiums are paid when due. Available for employees only. Spouse and eligible dependent child coverage is available with term riders. Guaranteed-issue coverage for the employee with the following limits:

Issue Age	Account Size (5-49)	Account Size (50-99)
18-50	\$25,000	\$49,999
51-60	\$15,000	\$29,999
61-79	\$8,000	\$14,999

Chronic Care Rider

If added to Whole Life 5000, this rider will be included on a guaranteed-issue basis at initial enrollment, with all employees required to participate.

- * New accounts only
- * 5-99 eligible lives
- * Minimum 3 enrolled or 10% participation must be met at initial enrollment for disability and critical illness plans
- * Two to three qualifying voluntary benefits required, one being accident
- * Must enroll by December 31, 2021

Health questions may be asked for some individual products. ** Plan limits apply. See your Colonial Life representative for details. THE CRITICAL ILLNESS AND ACCIDENT POLICIES ARE LIMITED BENEFIT POLICIES. No product substitutions or additional products are allowed. If these products are not approved in your state, talk with your benefits representative to discuss possible options. Only actual policies can provide detailed information. Products have exclusions and limitations that may affect benefits payable. Coverage may not be available in all states; product benefits vary by state. Not available in New York.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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Help your employees
achieve financial success



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports

No matter how well you take care of your employees, many of them face considerable financial stress, and they can bring these problems to work.

Nearly half of employees who are stressed about their finances say this distracts them at work – costing them three or more hours of productive time per week.¹

These distractions can impact your employees' productivity – and your bottom line. **Fortunately, we can help.**

Our service solution

Colonial Life has partnered with Knowledge of Financial Education, or KOFE, a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, your employees will have both without increasing your budget. An easy way for your employees to register for KOFE is by attending a 1-to-1 benefits counseling session. They'll have a variety of resources to help improve their financial situations:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible on the website
- **Webinars** – Educational sessions throughout the year on a variety of topics

Give your employees support to succeed

By offering KOFE's services, you can let your employees know that you care about their financial difficulties. With this support, you can keep employees focused, boost employee morale and help reduce absenteeism.

To learn more, call or email:

Deb Wilkinson

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