

Protecting What Matters Most

Supplemental Insurance Solutions for Your Team



Financial Security Beyond Major Medical Insurance

Helping your employees understand and bridge the
gaps in their coverage

Why Colonial Life?

Financial Strength & Reputation

- **A.M. Best rating of "A" (Excellent)** – demonstrating strong financial stability and reliability in paying claims
- **Subsidiary of Unum Group**, one of the largest insurance providers in the U.S.
- **Recognized as an industry leader**, ranked second overall for whole and universal life insurance, short-term disability insurance, and cancer insurance

Competitive Pricing

- **Whole life policies cost \$375**, which is cheaper than Guardian Life's at \$455 and New York Life's at \$465
- **Term life insurance rates start as low as \$15/month** for young employees
- **Transparent pricing** based on age, gender, and health factors

Workplace-Focused Benefits

- **Specializes in voluntary workplace benefits** with multiple enrollment options: in-person, virtual, telephonic, and online self-service
- **Protects 500,000+** public sector employees in 41 states, 3,000 schools, and 5,000 local governments
- **Zero direct cost to employers** – 100% employee-paid voluntary benefits

Portability

- **Benefits are portable**, meaning employees can take them if they change jobs or retire
- The company allows you to **transfer your policy if you switch jobs**
- **Coverage stays with the employee**, not tied to their employer

Education & Personalized Service

- **1-to-1 benefits counseling** with experts to help employees make informed decisions
- **Educational resources** including custom websites, digital benefit booklets, and digital postcards that speak to workers' different learning styles
- **Personalized enrollment** approach rather than one-size-fits-all

Why Colonial Life?

Easy Claims & Online Management

- Policyholders can view benefits, file claims, and update preferences through their **personalized online dashboard**
- **Customers can access benefit payouts within 48 hours** if signed up for direct deposit
- Online and fax **claims filing available 24/7**

Guaranteed Coverage Options

- Some policies offer **guaranteed coverage**
- Options available even for **employees with health concerns**

Technology & HR Support

- **Gathr®** HR technology platform that digitizes manual processes and simplifies benefits administration
- Takes the administrative **burden off employers**

Direct Payment to Employees

- **Benefits are paid directly to employees**, who can use them to cover expenses that other insurance may not cover
- Cash benefits provide **flexibility for any need**

Bottom Line

- **48%** of adults or a family member with health insurance have postponed medical care because of costs
- **61%** of all claims are processed within 5 days
- **92%** of customers said they're satisfied with their Colonial Life claims filing

Why Work with Me?

I Work for YOU

Not a corporate sales quota - I'm an independent counselor focused on education and advocacy

Education First

No pressure, no gimmicks - just clear explanations so employees can make informed decisions

Personal Experience

I've lived through divorce, job loss, and single parenthood - I understand financial vulnerability

Ongoing Support

I'm here for questions, claims assistance, and life changes - not just at enrollment

My goal: Help people understand their options and protect what matters most - their families

Your advocate, not just another agent

The Gap Between Coverage and Reality

What your major medical insurance doesn't tell you...

- **63%** of Americans don't have \$500 saved for an emergency
- **66%** of personal bankruptcies are tied to medical bills
- **1 in 4** workers will become disabled before retirement

Major Medical insurance pays the hospital. Who pays YOUR bills when you can't work?



Understanding the Gap

Your Employees May Not Realize...

- **Lost income** while unable to work (rent, mortgage, car payments don't stop)
- **Out-of-pocket costs** like deductibles, copays, and coinsurance
- **Non-medical expenses** during recovery (childcare, transportation, home modifications)
- **Experimental treatments** or out-of-network specialists
- **Travel expenses** for specialized care
- **Bills that keep coming** when paychecks stop

Major Medical insurance is designed to pay medical providers, not to protect your family's financial stability.

Why This Matters Now

The Cost of Waiting

- **Healthcare costs are rising** - deductibles have increased 212% over the past decade
- **Employees are stressed** - financial anxiety affects productivity, morale, and retention
- **One emergency can devastate** - most families are one medical crisis away from financial trouble
- **You can't predict the future** - but you can prepare for it

78% of workers live paycheck to paycheck - even those making \$100K+

**The best time to get insurance is before you need it.
Once you're sick or injured, it's too late.**

The Solution

Supplemental Insurance That Pays Your Employees

 <p>Disability Insurance Replaces a portion of your income if you are sick or hurt and unable to work.</p>	 <p>Life Insurance Provides the financial support your loved ones need if you pass away.</p>	 <p>Accident Insurance Benefits paid directly to you that can help pay expenses if a covered accident occurs.</p>
 <p>Hospital Indemnity Insurance Can pay a benefit directly to you for hospital stays or outpatient surgery, in addition to any medical insurance you have.</p>	 <p>Critical Illness Insurance Provides a lump-sum benefit if you are diagnosed with a covered illness. These payments can be used however they are needed.</p>	 <p>Cancer Insurance Helps offset out-of-pocket expenses incurred from initial diagnosis through recovery. Provides an additional benefit for cancer screening tests.</p>

These benefits pay CASH directly to the employee to use it however they need

What keeps you up at night?

- If there was one benefit you could offer your employees, what would that be?
- Would you like to offer a plan for off and on-the-job injuries?
- Would you like to offer all of your employees a plan with the same premium rates, regardless of job title or management status?
- Would it be great if another company took all that administrative stress off your plate?
- Would you like to provide additional benefits for your employees that will help fill the gaps caused by increasing deductibles, co-pays and out-of-pocket costs?

Are you ready to be a premier employer?

What is the Cost?

Deductions per year: [12](#)

These rates were prepared on [1/19/2026](#) and are valid for 90 days.

Group Accident for NY

On/Off-Job Accident Coverage Plan 2

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-99	\$13.92	\$21.00	\$24.31	\$31.39

Deductions per year: [12](#)

These rates were prepared on [1/19/2026](#) and are valid for 90 days.

Group Accident for NY

On/Off-Job Accident Coverage Plan 3

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-99	\$20.58	\$31.52	\$35.45	\$46.39

Deductions per year: [12](#)

These rates were prepared on [1/19/2026](#) and are valid for 90 days.

Group Term Life for NY

with Waiver of Premium and Accidental Death
Non-Tobacco Rates

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	ISSUE AGE	\$25,000	\$50,000
16-24	\$3.70	\$7.40	16-24	\$5.00	\$10.00
25-29	\$4.10	\$8.20	25-29	\$5.65	\$11.30
30-34	\$4.85	\$9.70	30-34	\$6.70	\$13.40
35-39	\$6.38	\$12.75	35-39	\$9.65	\$19.30
40-44	\$8.43	\$16.85	40-44	\$14.03	\$28.05
45-49	\$12.80	\$25.60	45-49	\$21.68	\$43.35
50-54	\$19.08	\$38.15	50-54	\$35.75	\$71.50
55-59	\$30.45	\$60.90	55-59	\$49.98	\$99.95
60-64	\$48.03	\$96.05	60-64	\$74.23	\$148.45
65-69	\$83.50	\$167.00	65-69	\$123.28	\$246.55
70-74	\$97.43	\$194.85	70-74	\$140.40	\$280.80
75-99	\$151.30	\$302.60	75-99	\$195.08	\$390.15

Construction Trade Quotes



Dental PPO Insurance

Plan 4 Premier – \$2,000 | 0% | 20% | 50%

Life is full of unexpected smiles, and good oral health helps maintain them. Our dental insurance helps you pay for routine and costly dental care for you and your family, so you can focus on what’s important.

Policy details

The policy year maximum benefit for this policy is \$2,000 per person.

Class A, B and C services apply toward the maximum.

This policy has a deductible of \$50 per person, per policy year for class B and C services.

Each covered family member pays a deductible up to a maximum of three members each policy year.

The coinsurance for this policy is:

CLASS	TYPE OF SERVICE	MEMBER PAYS
Class A	Preventive services	0%
Class B	Basic services	20%
Class C	Major services	50%

Large national network

- Save more with 120,000+ unique providers¹
- Claims filed for members by providers
- Easy provider search on Colonial-PaulRevere.com/dental
- In-house recruiting team dedicated to expanding the network

How does this policy pay benefits for network and out-of-network care?

Network benefits

Network providers have agreed to charge discounted rates for covered services. You receive the benefit of discounted services, and pay only your coinsurance portion and any applicable deductible. Plus, network providers will file your claim for you, so you don’t have to deal with the paperwork.

Out-of-network benefits

Out-of-network providers haven’t agreed to discounted rates, and their fees may vary significantly. Your policy’s co-insurance may not cover the total costs of dental care and, in addition to any deductible, you are responsible for any remaining balance. This is referred to as “balance billing” and only happens when you go out of network.

Covered procedures and waiting periods

Preventive services (Class A): no waiting period

- Routine exams and cleanings (twice every 12 months)
 - One additional cleaning per 12 months if member is in second or third trimester of pregnancy²
- X-rays
 - Bitewing X-rays (up to four films, once every 12 months)
 - Full mouth/panoramic X-rays (once every five years)
- Children's services (up to age 14)
 - Fluoride treatment (once every 12 months)
 - Sealants (once every 36 months)
 - Space maintainers (up to age 14, once every 24 months)
- Oral cancer screening (for age 40+, once every 12 months)
- Virtual dental visits through TeleDentistry.com³

Basic services (Class B): no waiting period

- Fillings
- Simple extractions
- Periodontics (gum treatments)
- Endodontics (root canals)
- Repair of crowns, dentures or bridges
- Emergency treatment

Major services (Class C): 12-month waiting period⁴

- Oral surgery (extractions and impacted teeth)
- Anesthesia (covered with complex oral surgery)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in place of a three-unit bridge)

Missing Tooth Exclusion: No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.

Virtual Dental Visits through TeleDentistry.com

24/7 dental care for dental emergencies when an in-person visit is not an option.

A virtual dental visit can:

- Evaluate the patient's symptoms (jaw pain, chipped or broken tooth, sensitivity)
- Identify needs and determine if emergency treatment is required
- Write prescriptions for antibiotics or pain relief if appropriate⁵

Visit ColonialPaulRevere.com/dental and click Virtual Dental Visits or call **(866) 256-2261** to get started.



For more information about this dental policy, talk with your benefits counselor.

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

1. Network 360, December 2021.
2. Member may have one additional periodontal maintenance in place of an additional cleaning.
3. Terms and availability of service from TeleDentistry.com are subject to change. Services are not valid after policy terminates.
4. Waiting periods may be waived if takeover applies.
5. TeleDentistry.com dentists do not prescribe controlled substances or prescribe outside of the United States.

A NETWORK ACCESS PLAN IS AVAILABLE.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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 Colonial Voluntary Benefits™

Colonial-PaulRevere.com/dental



Dental PPO Insurance

Plan 5 – \$1,500 | 0% | 20% | 50%

Life is full of unexpected smiles, and good oral health helps maintain them. Our dental insurance helps you pay for routine and costly dental care for you and your family, so you can focus on what’s important.

Policy details

The policy year maximum benefit for this policy is \$1,500 per person.

Class A, B and C services apply toward the maximum.

This policy has a deductible of \$50 per person, per policy year for class B and C services.

Each covered family member pays a deductible up to a maximum of three members each policy year.

The coinsurance for this policy is:

CLASS	TYPE OF SERVICE	MEMBER PAYS
Class A	Preventive services	0%
Class B	Basic services	20%
Class C	Major services	50%

Large national network

- Save more with 120,000+ unique providers¹
- Claims filed for members by providers
- Easy provider search on Colonial-PaulRevere.com/dental
- In-house recruiting team dedicated to expanding the network

How does this policy pay benefits for network and out-of-network care?

Network benefits

Network providers have agreed to charge discounted rates for covered services. You receive the benefit of discounted services, and pay only your coinsurance portion and any applicable deductible. Plus, network providers will file your claim for you, so you don’t have to deal with the paperwork.

Out-of-network benefits

Out-of-network providers haven’t agreed to discounted rates, and their fees may vary significantly. Your policy’s coinsurance is applied to the lesser of the provider’s charge or a percentage of the customary charge in your area (90th percentile), and may not cover the total costs of dental care. You are responsible for your coinsurance portion, deductible and any remaining balance.

Covered procedures and waiting periods

Preventive services (Class A): no waiting period

- Routine exams and cleanings (twice every 12 months)
 - One additional cleaning per 12 months if member is in second or third trimester of pregnancy²
- X-rays
 - Bitewing X-rays (up to four films, once every 12 months)
- Children's services (up to age 14)
 - Fluoride treatment (once every 12 months)
 - Sealants (once every 36 months)
 - Space maintainers (up to age 14, once every 24 months)
- Oral cancer screening (for age 40+, once every 12 months)
- Virtual dental visits through TeleDentistry.com³

Basic services (Class B): no waiting period

- Fullmouth/panoramic X-rays (once every five years)
- Fillings
- Simple extractions
- Emergency treatment

Major services (Class C): 12-month waiting period⁴

- Oral surgery (extractions and impacted teeth)
- Anesthesia (covered with complex oral surgery)
- Repair of crowns, dentures or bridges
- Periodontics (gum treatments)
- Endodontics (root canals)
- Inlays and onlays
- Crowns
- Bridges
- Dentures
- Endosteal implants (in place of a three-unit bridge)

Missing Tooth Exclusion: No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.

Virtual Dental Visits through TeleDentistry.com

24/7 dental care for dental emergencies when an in-person visit is not an option.

A virtual dental visit can:

- Evaluate the patient's symptoms (jaw pain, chipped or broken tooth, sensitivity)
- Identify needs and determine if emergency treatment is required
- Write prescriptions for antibiotics or pain relief if appropriate⁵

Visit ColonialLifeDental.com and click Virtual Dental Visits or call **(866) 256-2261** to get started.



For more information about this dental policy, talk with your benefits counselor.

This base policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

1. Network360, December 2021.

2. Member may have one additional periodontal maintenance in place of an additional cleaning.

3. Terms and availability of service from TeleDentistry.com are subject to change. Services are not valid after policy terminates. Visits subject to plan and annual maximum provisions.

4. Waiting periods may be waived if takeover applies.

5. TeleDentistry.com dentists do not prescribe controlled substances or prescribe outside of the United States.

A NETWORK ACCESS PLAN IS AVAILABLE.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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Dental PPO Insurance

Vision Rider



Life is full of unexpected moments, and healthy vision can help you see them all. Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses.

VISION NETWORK – MAXIMIZE YOUR BENEFITS

You can maximize your vision benefits with any provider in our large, nationwide network. Our network includes independent optometrists and ophthalmologists, as well as retail stores such as:

- Walmart and Sam's Club Optical
- Target Optical
- Pearle Vision
- Visionworks
- Costco

You can choose different providers to use your benefits for eye exams and eyeglasses or contact lenses.

FIND A PROVIDER OR REFER A PROVIDER

Find a network provider near you on our Vision Provider Directory at Colonial-PaulRevere.com/vision.

If your preferred provider isn't in our network, you can send their contact information to referaprovider@ColonialLife.com, and one of our network recruiters will reach out to them.

VISION BENEFITS	IN-NETWORK	OUT-OF-NETWORK
CO-PAYS		
Exam (once per 12 months)	\$10 co-pay	Up to \$35 allowance
Materials	\$25 co-pay	See below
STANDARD PLASTIC LENSES (once per 12 months)		
Single vision	Covered by co-pay	Up to \$25 allowance
Bifocal	Covered by co-pay	Up to \$40 allowance
Trifocal	Covered by co-pay	Up to \$50 allowance
Lenticular	Up to \$80 allowance	Up to \$50 allowance
Progressive	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for dependents to age 19)	Covered by co-pay	N/A
FRAMES (once per 12 months)		
Choose any frame available at provider locations	Up to \$120 allowance	Up to \$50 allowance
CONTACT LENSES (once per 12 months; in lieu of eyeglass lenses and frames) Benefit includes materials, fit and follow-up. Provider may charge fit separately, leaving entire allowance for materials.		
Elective	Up to \$120 allowance	Up to \$100 allowance
Medically necessary	Up to \$210 allowance	Up to \$210 allowance

SPECIAL SAVINGS ON MATERIAL PURCHASES²

Some network providers offer special pricing and discounts for certain vision materials, including lens add-ons and a second pair of glasses. See the chart below for details. Participating providers are designated as “Value Added” or “Service Plus” in the Provider Directory at Colonial-PaulRevere.com/vision.

VALUE-ADDED PROVIDERS		
SPECIAL PRICING AND DISCOUNTS ON LENS OPTIONS FOR FIRST PAIR OF GLASSES (ADD-ONS FOR INSURED PURCHASES)		
<ul style="list-style-type: none"> • UV Coating\$15 • Solid tinting/gradient tinting ...\$15 • Standard scratch-resistant coating\$15 • Standard antireflective coating\$45 • Premium antireflective coating\$70 	<ul style="list-style-type: none"> • Ultra-antireflective coating20% discount • Polarized lenses\$75 • Transition lenses\$75 • Progressive lenses: <ul style="list-style-type: none"> - Standard\$110 - Premium\$170 - Ultra20% discount 	<ul style="list-style-type: none"> • Standard polycarbonate lenses\$40 • High index (single vision) <ul style="list-style-type: none"> - 1.56-1.60\$60 - 1.66+20% discount • High index (multifocal) <ul style="list-style-type: none"> - 1.56-1.60\$75 - 1.66+20% discount
SPECIAL PRICING AND DISCOUNTS ON PURCHASE OF SECOND PAIR OF GLASSES		
<ul style="list-style-type: none"> • Single vision plastic lenses\$40 • Bifocal plastic lenses\$60 	<ul style="list-style-type: none"> • Trifocal lenses\$70 • Progressive lenses (standard)\$110 	<ul style="list-style-type: none"> • Progressive lenses (premium and ultra)20% discount
DISCOUNTS ON FRAMES, CONTACT LENSES AND OTHER PRODUCTS		
<ul style="list-style-type: none"> • FramesUp to 35% discount • Contact lenses ..5 to 15% discount, depending on type 	<ul style="list-style-type: none"> • Other products ...20% discount on nonprescription sunglasses and other products/solutions 	

SERVICE PLUS PROVIDERS		
RECEIVE UP TO A 20% DISCOUNT FOR THE FOLLOWING ADD-ONS TO INSURED PURCHASES		
<ul style="list-style-type: none"> • UV Coating • Solid tinting/gradient tinting • Standard scratch-resistant coating 	<ul style="list-style-type: none"> • Standard antireflective coating • Premium antireflective coating • Transition lenses 	<ul style="list-style-type: none"> • Standard polycarbonate lenses

Note: Not a covered benefit. Prices shown reflect member payment. Discounts reflect percentage off the regular price.

For more information about our vision coverage, talk with your benefits counselor.

1. Optometrists at Costco Optical outlets are independent of Costco and may not be in network. Special payment and reimbursement terms apply for material purchases at Costco. Additional discounts are not applicable.
2. These schedules are subject to change without notice. Added value discounts may not be available in all geographical areas and may vary by network. Not all providers, such as Walmart, Sam’s Club and Costco Optical, choose to participate in these programs. Some frames and lens items may have manufacturer restrictions and cannot be discounted. Special lens packages that combine numerous lens enhancements at value price points are not covered by these added value programs. Programs may not be combined with any other promotions or discounts.

THIS POLICY PROVIDES LIMITED BENEFITS. A NETWORK ACCESS PLAN IS AVAILABLE.

The base dental policy provides DENTAL insurance only. The expected benefit ratio for this policy is 55 percent.

This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IDN8000-NY and rider form R-VSN8000-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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Group Accident

Paul Revere's Group Accident insurance is an indemnity plan that provides employees and their families with hospital, physician, accidental death and catastrophic accident benefits in the event of a covered accident. These benefits can help with the out-of-pocket medical and non-medical expenses associated with an accident.

Product Features

- Composite Rates - Premiums are composite, which means all eligible applicants in an account have the same rate basis, regardless of risk class or age
- All coverage is Guarantee Issue
- Employees can choose whether they want individual or family coverage
- Benefits are paid directly to the insured unless specified otherwise
- Benefits are paid in addition to other insurance your employees may have
- Benefit amounts are the same for employee, spouse and dependent children, with the exception of lower amounts for accidental death and catastrophic accident benefits for children
- Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company while the master policy is in force
- Coverage is available if a covered person is injured while traveling
- Coverage available for: Named Insured (Employee); Employee and Spouse; One-Parent Family (Employee and Dependent Children); Two-Parent Family (Employee, Spouse and Dependent Children)

Available Plans:

- Value Plan
- Plan 1
- Plan 2
- Plan 3

The employer can choose a maximum of two plans to offer their employees. However, the Value Plan and Plan 3 may not be offered together.

Eligibility Requirements

- Issue ages are 17+ for both employee and spouse
- The employee is actively working at least 15 hours per week
- The employee must be actively at work at the time of application
- Dependent children (as defined in the certificate)

Participation Requirement

To offer this plan, we require a minimum of 10 enrolled eligible employees.

Colonial Life Accident Insurance Comparison

IAC4000 Individual Accident vs. Group Accident 1.0

Main Structural Differences

Product Type:	IAC4000: Individual worksite (2017) Group: Group worksite (2012)
Minimum Size:	IAC4000: 1 payer (3 eligible) Group: 10 payers (10 eligible)
Renewability:	IAC4000: Guaranteed Renewable Group: Optionally Renewable
Portability:	IAC4000: Fully portable Group: Conditional (if group contract active)
Plan Tiers:	IAC4000: Basic, Preferred, Premier Group: Value, Plan 1, Plan 2, Plan 3

Key Benefit Variations

ER Treatment:	IAC4000: \$100-\$150, 1 visit/accident Group: \$50-\$125, up to 4 visits/year
Follow-Up:	IAC4000: \$45-\$65, up to 6/accident Group: \$50 flat, 2-4/accident
Accidental Death:	IAC4000: \$25K-\$50K (EE/SP) Group: \$15K-\$50K (EE/SP)
Catastrophic:	IAC4000: \$10K-\$25K, 180-day wait Group: \$25K-\$75K, 365-day wait
Coma Benefit:	IAC4000: After 7+ days Group: After 14+ days

Unique Benefits (IAC4000 Only)

- Automobile Accident Injury (\$250)
- Hearing Loss Injury (\$120 per ear)
- Observation Room (\$150/day, up to 2 days/year)
- Post Traumatic Stress Disorder (\$200/year)
- Prosthetic Device Repair/Replacement (separate benefit)

Optional Benefits & Riders

IAC4000 Exclusive Options:

- **Active Lifestyles Rider:** 20% boost to 13 benefits
- **Gunshot Wound:** \$1,000, \$5,000, or \$10,000
- **Disability Riders:** Accident Only (ADI) or Accident & Sickness (ASDI)
- **Critical Illness Rider:** \$2,500 or \$5,000
- **Health Screening:** \$50 or \$100 with 24 tests plus immunizations and annual physical
- **Sickness Hospital Options:** Multiple configurations available

Group Accident Options:

- **Health Screening:** \$25, \$50, or \$100 (24 tests only)
- **Sickness Hospital Confinement:** \$100/day, up to 30 days (employer-optional)

Notable Benefit Differences

Hospital Admission:	IAC4000: \$1,000-\$1,500 Group: \$500-\$1,500
ICU Admission:	IAC4000: \$1,500-\$2,500 Group: \$500-\$2,500
Fractures:	IAC4000: \$250-\$7,500 Group: \$60-\$10,000 (higher max)
Dislocations:	IAC4000: \$90-\$5,000 Group: \$60-\$8,000 (higher max)
Medical Imaging:	IAC4000: \$150-\$250 Group: \$50-\$400 (wider range)

Summary

IAC4000 Individual Accident is designed for maximum flexibility and accessibility with lower minimum case requirements (1 payer vs. 10), guaranteed renewability, full portability, and extensive optional riders. It includes several unique benefits not available in the group product and offers stronger consumer protections.

Group Accident 1.0 requires larger groups but can provide higher maximum benefits for catastrophic injuries and certain major benefits like fractures and dislocations on upper-tier plans. However, it has longer elimination periods for catastrophic benefits (365 vs. 180 days) and fewer optional enhancement riders available.



Short Term Disability Insurance

Help employees protect their most valuable asset – their income

Many employees may struggle financially if they were unable to work because of a sickness or accidental injury. Fortunately, you can provide a simple way to help employees manage during challenging times. With our disability insurance options, employers can offer financial protection tailored to help meet each employee's unique needs.

Our individual and group short term disability plans feature:

COMPETITIVE UNDERWRITING

- Guaranteed issue option is designed to cover the maximum number of employees with no medical underwriting to qualify for coverage.¹
- Credit for time insured option is available when another disability carrier is being replaced.

ATTRACTIVE FEATURES

- Coverage is available for a broad range of income levels, with maximum monthly benefit amounts up to \$7,500.
- Wide range of issue ages offer coverage options at nearly any career stage.
- Partial disability benefits designed to help employees return to work sooner.
- Optional features may be available to further expand coverage:
 - Health screening benefit
 - Waiver of elimination period for first day of hospital confinement (first day hospital) benefit*
 - Mental or emotional disorders benefit*

KEY ADVANTAGES

- Flat monthly benefit amounts are payable directly to the insured regardless of any other coverage and can be used however the insured sees fit.
- Our rates are determined by issue age. Insureds' rates do not increase on existing coverage as they get older, unlike plans with step-rated rates that increase as insureds age.
- Taxes are not deducted from benefit payments made by The Paul Revere Insurance Company if premiums are employee-paid with post-tax dollars.

Talk with your benefits representative about how you can help employees get the financial protection they need.

Short Term Disability Insurance Options

	INDIVIDUAL SHORT TERM DISABILITY ²	GROUP SHORT TERM DISABILITY ³
Guaranteed issue options	Up to \$4,000/60% of income with expected 15% participation	Up to \$4,000/60% of income with expected 15% participation
Minimum enrolled lives	1	10
Issue age	17-64	17-74
Total disability	Total disability means you are unable to perform the material and substantial duties of your job, not, in fact, working at any job and under the regular and appropriate care of a doctor	Total disability means you are unable to perform the material and substantial duties of your job, not, in fact, working at any job and under the regular and appropriate care of a physician
Plan options	On/off-job and off-job only plans available (on-job benefit is 50% of off-job benefit)	On/off-job (24-hour coverage) plans available
Benefit amount	\$400 to \$6,500 flat monthly benefit	\$400 to \$7,500 flat monthly benefit 3, 6, 12, 24
Benefit periods	3, 6, 12, 24 months (Employer selects up to four benefit periods per account)	months (Employer selects up to two benefit periods per account)
Elimination periods	0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180 (Available elimination periods depend on benefit period(s) selected)	0/7, 7/7, 0/14, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180 (Available elimination periods depend on benefit period(s) selected)
Optional choices	Employee may choose to purchase an additional benefit: <ul style="list-style-type: none"> • \$50 health screening benefit per year 	Employer may choose to offer all employees: <ul style="list-style-type: none"> • Waiver of elimination period for first day of hospital confinement (first day hospital) benefit • Mental or emotional disorders benefit
Portable	Yes	Yes
Account takeovers (Credit for time insured)	Pre-existing condition exclusions may be waived for any continuous time an insured was covered by the disability carrier being replaced in the account	Pre-existing condition exclusions may be waived for any continuous time an insured was covered by the disability carrier being replaced in the account
Rate stability	Guaranteed renewable – rates won't increase unless a rate increase is filed with state departments of insurance	Optionally renewable – two-year rate guarantee, plus other rate guarantee options available
Account risk rating	One risk rating per account	One risk rating per account
Situs state Claim coordination	Not available	Not available
Waiver of premium	Yes	Yes

* Not available for Disability 1000

1. Benefits may be subject to a pre-existing condition provision
2. Disability 1000 (Policy Form DIS1000-NY)
3. Group Disability (Policy Form GDIS-P-NY)

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 forms DIS1000-NY and GDIS-P-NY and certificate form GDIS-C-NY. For cost and complete details of coverage, call or write your benefits representative or the company.

These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the individual short term disability policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits when averaged over all people with this policy.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.

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Group Term Life

Colonial Life's voluntary group term life insurance policy is a group plan that is sold via payroll deduction at the workplace. It offers financial protection to help employees and their families during a period of time when obligations are high due to mortgage expense, planning for children's futures, and other fixed expenses.

Product Features

- **Guaranteed Issue** – Available at initial enrollment.
- **Rates guaranteed** – For two years from the date of issue of the group policy.
- **Situs State** – In multi-state enrollments, benefit options and rates for multi-state companies are based on the state where the master application is signed.
- **Accidental Death** – Available as employer option.
- **Waiver of Premium** – Available as employer option.
- **Renewability** – This policy is optionally renewable.
- **Premiums** – Issue age rates in five year age-bands.
- **Coverage is portable** – Employees and their spouse and dependent children may continue coverage when the employee leaves his job, reduces hours below the minimum required or retires. All ported insurance will move to special ported rates. Evidence of insurability is required at time of port.
- **Coverage is convertible** – The option to convert to an individual, level premium whole life plan without proof of good health is available.
- **Accelerated Death Benefit** – If the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less, the certificate holder can request up to 75 percent of the death benefit, to a maximum of \$150,000.

Available Plans

This policy offers four Group Term Life plan designs:

- Voluntary Group Term Life
- Voluntary Group Term Life with Waiver of Premium
- Voluntary Group Term Life with Accidental Death
- Voluntary Group Term Life with Waiver of Premium and Accidental Death

Group Critical Care

Paul Revere's Group Critical Care insurance helps your employees and their families maintain financial security during the lengthy, expensive recovery period of a serious medical event such as cancer, heart attack or stroke. It provides a lump sum benefit to help with the out-of-pocket medical and/or non-medical expenses of a specified disease. There are options as well to include ongoing benefits for the extended treatment and care of cancer (internal or invasive) or carcinoma in situ. Coverage is available to: Employee; Employee and Spouse; One-Parent family (Employee and Dependent Children); and Two-Parent Family (Employee, Spouse and Dependent Children). Face amounts for the employee range from \$5,000 - \$100,000 (amounts greater than \$50,000 require underwriting approval), in \$1,000 increments. If a spouse is covered under the employee's plan, his face amount is 50% of the employee's coverage. If dependent child(ren) are covered, their face amount is also 50% of the employee's coverage.

Features

- Benefits are paid in addition to other insurance your employees may have with other insurance companies.
- Benefits are paid directly to the covered person unless they specify otherwise.
- This product combines cancer and specified disease coverage in a single policy.
- May include an innovative Cancer Treatment and Care Benefit which can assist with the extended costs associated with the treatment and care of cancer (internal or invasive) or carcinoma in situ.
- This product will pay multiple times for the same or different covered conditions.
- Coverage is portable – an employee can continue their coverage if they change jobs or retire.
- Benefits may be used however the covered person chooses. Typical uses include:
 - Out-of-pocket medical and/or non-medical expenses
 - Home health care needs/home modifications
 - Recovery and rehabilitation Child care or caregiver expenses
 - Travel expenses to and from treatment centers.
- Guaranteed Issue for all covered insureds with participation.
- All plans are Health Savings Account (HSA)-compliant.
- Rates are guaranteed for one year.

Benefits

As the employer, you will make several choices to tailor the plan design for your employees.

Group Medical BridgeSM – Plan 5

The Group Hospital Confinement Indemnity plan, Group Medical Bridge, provides your employees with additional out-of-pocket protection for services including hospital confinement and outpatient surgery. Providing benefits for these types of services help your employees offset the larger financial exposures of their health insurance plan including deductibles and co-insurance.

Features

- Coverage is guaranteed issued for all covered insureds; there are no health questions or medical underwriting.
- Pre-existing conditions may be waived for all covered insureds if certain account participation is met.
- Benefits are paid directly to the named insured, unless an assignment of benefits is received.
- Premiums can be employee or employer paid. Premium discounts may be available for 100% employer paid accounts.
- Product is marketed and underwritten by The Paul Revere Life Insurance Company.
- In multi-state enrollments, situs state rules apply to Group Medical Bridge.

Plan Design at a Glance

Plan 5	
Hospital Admission	✓
Daily Hospital Confinement	✓
Outpatient Surgical Procedure	✓
Diagnostic Procedure	✓
Emergency Room Visit	✓
Doctor Office Visit	✓
Health Screening Benefit	Employer Option