

# EMPLOYEE BENEFITS PLAN

**BERTIE COUNTY  
SCHOOLS**



[www.piercergroupbenefits.com](http://www.piercergroupbenefits.com)

**PLAN YEAR:**

**JANUARY 1, 2023 - DECEMBER 31, 2023**

**ARRANGED BY:**

**PIERCE GROUP BENEFITS**



# EMPLOYEE BENEFITS GUIDE

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Welcome to the Bertie County Schools comprehensive benefits program. This booklet highlights the benefits offered to all eligible employees for the plan year listed below. Benefits described in this booklet are voluntary, employee-paid benefits unless otherwise noted.

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**EFFECTIVE DATES: JANUARY 1, 2023 - DECEMBER 31, 2023**

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# PRE-TAX & POST-TAX BENEFITS

## BERTIE COUNTY SCHOOLS

ENROLLMENT PERIOD: SEPTEMBER 19, 2022 - OCTOBER 14, 2022

EFFECTIVE DATES: JANUARY 1, 2023 - DECEMBER 31, 2023

### PRE-TAX BENEFITS



#### ***Flexible Spending Accounts***

Ameriflex

- Medical Reimbursement Maximum: \$2,850/year
- Dependent Care Reimbursement Maximum: \$5,000/year

You will need to re-enroll in the Flexible Spending Accounts if you want them to continue next year.  
**IF YOU DO NOT RE-ENROLL, YOUR CONTRIBUTION WILL STOP EFFECTIVE DECEMBER 31, 2022.**



#### ***Dental Insurance***

Sun Life



#### ***Vision Insurance***

Superior



#### ***Cancer Benefits***

Colonial Life



#### ***Medical Bridge Benefits***

Colonial Life

### POST-TAX BENEFITS



#### ***Disability Benefits***

Colonial Life



#### ***Accident Benefits***

Colonial Life



#### ***Telemedicine***

Call A Doctor Plus



#### ***Critical Illness Benefits***

Colonial Life



#### ***Life Insurance***

Colonial Life

- Term Life Insurance
- Whole Life Insurance
- Group Term Life Insurance

*Please note your insurance products will remain in effect unless you speak with a representative to change them.*

# QUALIFICATIONS & IMPORTANT INFO

## THINGS YOU NEED TO KNOW

### QUALIFICATIONS:

- Employees must work 30 hours or more per week.

### IMPORTANT FACTS:

- The plan year for Colonial Insurance products, Spending Accounts, Sun Life Dental, Colonial Group Term Life, Superior Vision and Call A Doctor Plus Telemedicine lasts from January 1, 2023 through December 31, 2023.
- Deductions for Superior Vision will begin December 2022. Deductions for Colonial Insurance products, Spending Accounts, Sun Life Dental, Colonial Group Term Life and Call A Doctor Plus Telemedicine will begin January 2023.
- Your Group Term Life coverage includes Health Advocate Employee Assistance + Work/Life Programs. An Employee Assistance Program (EAP) offers confidential support and resources for personal or work-related challenges and concerns. Please see the Group Term Life pages of this benefit booklet for more details and contact information.
- If signing up for any coverage on your spouse and/or children, please have their dates of birth and social security numbers available when speaking with the Benefits Representative.
- **PLEASE NOTE: Pierce Group Representatives are not authorized to assist employees with their SHP enrollment or make SHP enrollment elections on an employee's behalf.**
- If you will be receiving a new debit card, whether you are a new participant or to replace your expired card, please be aware that it may take up to 30 days following your plan effective date for your card to arrive. Your card will be delivered by mail in a plain white envelope. During this time you may use manual claim forms for eligible expenses. Please note that your debit card is good through the expiration date printed on the card.
- Elections made during this enrollment period **CANNOT BE CHANGED AFTER THE ENROLLMENT PERIOD** unless there is a family status change as defined by the Internal Revenue Code. Examples of a family status change are: marriage, divorce, death of a spouse or child, birth or adoption of a child, termination or commencement of a spouse's employment, or the transition of spouse's employment from full-time to part-time, or vice-versa. Once a family status change has occurred, an employee has 30 days to notify the North Carolina Service Center at 1-888-662-7500 to request a change in elections.
- Flexible Spending Account expenses must be incurred during the Plan Year in order to be eligible for reimbursement.
- An employee has 90 days after the plan year ends to submit claims for spending account expenses that were incurred during the plan year. Please note that if employment terminates during the plan year, that employee's plan year ends the day employment ends. The employee has 30 days after the termination date to submit claims.
- With Dependent Care Flexible Spending Accounts, the maximum reimbursement you can request is equal to the current account balance in your Dependent Care account. *You cannot be reimbursed more than has actually been deducted from your pay.*
- As a married couple, one spouse cannot be enrolled in a Medical Reimbursement FSA at the same time the other opens or contributes to an HSA.
- The Colonial Cancer plan and the Health Screening Rider on the Colonial Accident and Colonial Medical Bridge plan have a 30-day waiting period for new enrollees. Coverage, therefore, will not begin until January 31, 2023.
- Additionally, some policies may include a pre-existing condition clause. Please read your policy carefully for full details.
- Please be aware there are certain coverages that may be subject to federal and state tax when premium is paid by pretax deduction or employee contribution.
- An employee taking a leave of absence, other than under the Family & Medical Leave Act, may not be eligible to re-enter the Flexible Benefits Program until the next plan year. Please contact your Benefit Administrator for more information.



# EMPLOYEE BENEFITS GUIDE

## BERTIE COUNTY SCHOOLS



### IN PERSON

During your open enrollment period, a Pierce Group Benefits representative will be available by appointment to answer any questions you may have and to assist you in the enrollment process.



### ONLINE

You may enroll or make changes online to your benefits plan. To enroll online, please see the information below and on the following pages.

**ENROLLMENT PERIOD: SEPTEMBER 19, 2022 - OCTOBER 14, 2022**

**YOU CAN MAKE THE FOLLOWING BENEFIT ELECTIONS ONLINE DURING THE ENROLLMENT PERIOD:**

- Enroll/Re-Enroll in Flexible Spending Accounts\* (Medical Reimbursement and Dependent Care).
- Enroll in, change or cancel Dental Insurance.
- Enroll in, change or cancel Vision Insurance.
- Enroll in, change or cancel Group Term Life Insurance.
- Enroll in, change or cancel Telemedicine coverage.
- Enroll in, change or cancel Colonial coverage (see the following pages for enrollments/changes that can be completed online).

*\*You will need to re-enroll in the Flexible Spending Accounts if you want them to continue each year.*

## ACCESS YOUR BENEFITS ONLINE WHENEVER, WHEREVER.

*Benefits Details | Educational Videos | Download Forms | Online Chat with Service Center*

To view your personalized benefits website, go to:

**[www.piercergroupbenefits.com/bertiecountyschools](http://www.piercergroupbenefits.com/bertiecountyschools)**

or [piercergroupbenefits.com](http://piercergroupbenefits.com) and click “Find Your Benefits”.

### IMPORTANT NOTE & DISCLAIMER

This is neither an insurance contract nor a Summary Plan Description and only the actual policy provisions will prevail. All information in this booklet including premiums quoted is subject to change.

All policy descriptions are for information purposes only.

Your actual policies may be different than those in this booklet.



# BENSELECT ONLINE ENROLLMENT:

COMPLETE THE STEPS BELOW TO BEGIN THE ONLINE ENROLLMENT PROCESS

## HELPFUL TIPS:

- If you are a new employee and unable to log into the online system, please speak with the Benefits Representative assigned to your location, or contact Human Resources.
- If you are an existing employee and unable to log into the online system, please contact Pierce Group Benefits at 888-662-7500 between 8:30am and 5:00pm, or speak with the Benefits Representative assigned to your location.

1.

Go to <https://harmony.benselect.com/bertie>

- Enter your User Name: Social Security Number with or without dashes (ex. 123-45-6789 or 123456789)
- Enter your PIN: Last 4 numbers of your Social Security Number *followed by* last 2 numbers of your Date of Birth year (ex. 678970)

2.

The screen prompts you to create a NEW PIN [\_\_\_\_\_].

3.

Choose a security question and enter answer [\_\_\_\_\_].

4.

Confirm (or enter) an email address.

5.

Click on 'Save New PIN' to continue to the enrollment welcome screen.

6.

From the welcome screen click "Next".

7.

The screen shows 'Personal Information'. Verify that the information is correct and enter the additional required information (marital status, work phone, e-mail address). Click 'Next'.

8.

The screen allows you to add family members. It is only necessary to enter family member information if adding or including family members in your coverage. Click 'Next'.

9.

The screen shows 'Benefit Summary'. Review your current benefits and make changes/selections for the upcoming plan year.

- **HEALTH CARE FSA:** Enter annual amount. MAX \$2,850/year
- **DEPENDENT CARE FSA:** Enter annual amount. MAX \$5,000/year
- **DENTAL:** You may enroll online in Dental coverage.
- **VISION:** You may enroll online in Vision coverage.
- **GROUP TERM LIFE:** You may enroll online in Group Term Life coverage.
- **TELEMEDICINE:** You may enroll online in Telemedicine coverage.



<<< enrollment instructions continued on next page >>>



## BENSELECT ONLINE ENROLLMENT CONT.:

- **CANCER ASSIST**

You may enroll online in Cancer Assist coverage.

- **DISABILITY - EDUCATOR DISABILITY ADVANTAGE (EDA1100)**

You may enroll online in EDA1100 coverage.

- **ACCIDENT 1.0**

You may enroll online in Accident 1.0; however persons over age 64 applying for coverage and employees wishing to purchase an individual policy for their spouse should speak with the Benefits Representative.

- **MEDICAL BRIDGE**

You may enroll online in Medical Bridge coverage.

- **CRITICAL ILLNESS 6000**

You may enroll online in Critical Illness 6000 coverage.

- **TERM LIFE 5000**

You may enroll online in Term Life 5000; however, employees wishing to purchase an individual policy for their spouse should speak with the Benefits Representative.

- **WHOLE LIFE 5000 Plus**

You may enroll online in Whole Life 5000 Plus; however, employees wishing to purchase an individual policy for their spouse should speak with the Benefits Representative.

**10.** Click 'Sign & Submit' once you have decided which benefits to enroll in.

**11.** Review your coverage. If any items are 'Pending', you will need to decide whether to enroll or decline this benefit.

**12.** Click 'Next' to review and electronically sign the authorization for your benefit elections.

**13.** Review the confirmation, then if you are satisfied with your elections, enter your PIN and click 'Sign Form'.

**14.** Click 'Download & Print' to print a copy of your elections, or download and save the document. **Please do not forget this important step!**

**15.** Click 'Log Out'.



# Flexible Spending Account

An account for setting aside tax-free money for healthcare expenses

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Use the below information to determine if a Flexible Spending Account (FSA) is right for you and how to best take advantage of an FSA account.

## How It Works

When you enroll in a Flexible Spending Account (FSA) you get to experience tax savings on qualified expenses such as copays, deductibles, prescriptions, over-the-counter drugs and medications, and thousands of other everyday items.

### Can I have an FSA and an HSA?

You can't contribute to an FSA and HSA within the same plan year. However, you can contribute to an HSA and a limited purpose FSA, which only covers dental and vision expenses.

As per IRS Publication 969, an employee covered by an HDHP and a health FSA or an HRA that pays or reimburses qualified medical expenses generally can't make contributions to an HSA. An employee is also not HSA-eligible during an FSA Grace Period. An employee enrolled in a Limited Purpose FSA is HSA-eligible.

As a married couple, one spouse cannot be enrolled in an FSA at the same time the other is contributing to an HSA. FSA coverage extends tax benefits to family members allowing the FSA holder to be reimbursed for medical expenses for themselves, their spouse, and their dependents.

## The Value & Perks

- **Election Accessibility:** You will have access to your entire election on the first day of the plan year.
- **Save On Eligible Expenses:** You can save up to 40% on thousands of eligible everyday expenses such as prescriptions, doctor's visits, dental services, glasses, over-the-counter medicines, and copays.
- **Keep More Money:** The funds are taken out of your paycheck "pre-tax" (meaning they are subtracted from your gross earnings before taxes) throughout the course of the year. Let's say you earn \$40,000 a year and contribute \$1,500 to an FSA; so, only \$38,500 of your income gets taxed. That means you are increasing your take-home pay simply by participating!
- **Easy Spending and Account Management:** You will receive an Ameriflex Debit Mastercard linked to your FSA. You can use your card for eligible purchases everywhere Mastercard is accepted. Account information can be securely accessed 24/7 online and through the mobile app.

## Eligible FSA Expenses

The IRS determines what expenses are eligible under an FSA. Below are some examples of common eligible expenses.



Copays, deductibles, and other payments you are responsible for under your health plan.



Routine exams, dental care, prescription drugs, eye care, hearing aids, etc.



Prescription glasses and sunglasses, contact lenses and solution, LASIK, and eye exams.



Certain OTC expenses such as Band-aids, medicine, First Aid supplies, etc. (prescription required).



Diabetic equipment and supplies, durable medical equipment, and qualified medical products or services.

***For a full list of eligible expenses, go to [myameriflex.com/eligibleexpenses](https://myameriflex.com/eligibleexpenses).***

## The “Use-or-Lose” Rule

If you contribute dollars to a reimbursement account and do not use all the money you deposit, you will lose any remaining balance in the account at the end of the eligible claims period. This rule, established by the IRS as a component of tax-advantaged plans, is referred to as the “use-or-lose” rule.

To avoid losing any of the funds you contribute to your FSA, it’s important to plan ahead as much as possible to estimate what your expenditures will be in a given plan year.

# Dependent Care Account

Set aside tax-free money for daycare and dependent care services

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Use the below information to determine if a Dependent Care Account (DCA) is right for you and how to best take advantage of an DCA account.

## How It Works

When you enroll in a Dependent Care Account (DCA) you get to experience tax savings on expenses like daycare, elderly care, summer day camp, preschool, and other services that allow you to work full time.

## The Value & Perks

- **Save On Eligible Expenses:** You can use a DCA to pay for qualifying expenses such as daycare, summer day care, elder care, before and after school programs, and pre-school.
- **Keep More Money:** The funds are taken out of your paycheck "pre-tax" (meaning they are subtracted from your gross earnings before taxes) throughout the course of the year. Let's say you earn \$40,000 a year and contribute \$1,500 to an DCA; so, only \$38,500 of your income gets taxed. That means you are increasing your take-home pay simply by participating!
- **Easy Spending and Account Management:** You will receive an Ameriflex Debit Mastercard linked to your DCA. You can use your card for eligible purchases everywhere Mastercard is accepted. Account information can be securely accessed 24/7 online and through the mobile app.

## Eligible DCA Expenses

The IRS determines what expenses are eligible under a DCA. Below are some examples of common eligible expenses:



Private sitter



Daycare and elder care



Summer day camp



Before- and after-school care



Nanny service



Nursery school & Pre-school

*For a full list of eligible expenses, go to [myameriflex.com/eligibleexpenses](https://myameriflex.com/eligibleexpenses).*



## Online Account Instructions

### How to Access Your Ameriflex Account:

Go to MyAmeriflex.com and click "Login" from the upper right hand corner. When prompted, select "Participant."

### How to Register Online For Your Ameriflex Spending Account:

Click the register button atop the right corner of the home screen.

**1. As the primary account holder, enter your personal information.**

- Choose a unique User ID and create a password (if you are told that your username is invalid or already taken, you must select another).
- Enter your first and last name.
- Enter your email address.
- Enter your Employee ID, which in most cases, will be the account holder's Social Security Number(no dashes or spaces needed).

**2. Check the box if you accept the terms of use.**

**3. Click 'register'.** This process may take a few seconds. Do not click your browser's back button or refresh the page.

**4. Last, you must complete your Secure Authentication setup.** Implemented to protect your privacy and help us prevent fraudulent activity, setup is quick and easy. After the registration form is successfully completed, you will be prompted to complete the secure authentication setup process:

**Step 1:** Select a Security Question option, and type in a corresponding answer.

**Step 2:** Repeat for the following three Security Questions, then click next.

**Step 3:** Verify your email address, and then click next.

**Step 4:** Verify and submit setup information,

**5. The registration process is complete!** Should you receive an information error message that does not easily guide you through the information correction process, please feel free to contact our dedicated Member Services Team at 888.868.FLEX (3539).

### Want to Manage Your Account on the go?




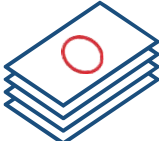
Download the MyAmeriflex mobile app, available through the [App Store](#) or [Google Play](#).

Your credentials for the MyAmeriflex Portal and the MyAmeriflex Mobile App are the same; there is no need for separate login information!



# 24/7 access to quality care... on your schedule!

## Bertie County Schools

		Complete
	<b>Teladoc</b> Connect in under 10 minutes to US-based, board certified physicians who can answer questions, diagnose and even prescribe when necessary.	✓
	<b>Pharmacy Discount Card</b> Save up to 75% on your prescription medication using our pharmacy discount card. It's easy to use and accepted at over 50,000 pharmacies nationwide!	✓
	<b>Life Assistance</b> Access to professional Life Counselors and specialists who can help you achieve balance in your personal, family and work life is just a call away.	✓
	<b>Bill Saver</b> Our Bill Saver program can help reduce the amount you owe for medical and dental bills over \$400, often resulting in savings between 25-50%.	✓
Individual Rate - based on 10 month payroll deductions		\$13.80
Family Rate - based on 10 month payroll deductions		\$17.40
Individual Rate - based on 12 month payroll deductions		\$11.50
Family Rate - based on 12 month payroll deductions		\$14.50

For more information, please contact Pierce Group Benefits

**Call A Doctor** *Plus*  
We Win When You Win.

# Explanation of Benefits

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The Call A Doctor Plus program provides your team with fast, convenient, 24/7 access to quality care by phone, video or mobile app. Here is more information about each service offered, including how to access the benefit.

## Teladoc – Talk to a doctor in minutes

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Teladoc provides your team with 24/7 phone or video access to doctors who can diagnose common medical conditions, provide treatment plans, and even write prescriptions when needed. Whether they're on vacation or it's 2 in the morning, your team can have access to the care they need, when they need it.

### Key Benefits:

- Talk to a doctor in 10 minutes on average
- No co-pays, deductibles or per-call charges
- 92% of issues are resolved on the first call
- US-based, board-certified doctors
- Connect 24/7/365 by phone, video or app
- Get answers, prescriptions and treatment plans



### Get Started in 3 Easy Steps!

1. Visit [Teladoc.com](https://www.teladoc.com) or call (800) 835-2362 and select the option to 'set up your account'.
2. Be prepared to provide the following information
  - a. First Name
  - b. Last Name
  - c. Date of Birth
  - d. Zip Code
  - e. Email Address: your primary email address
  - f. Preferred Language
  - g. Gender
  - h. The name of your employer
3. Follow the rest of the steps, complete your medical history and you're all set!

**Note:** if trying to register online and your account cannot be found, please call (800) 835-2362 so that Teladoc's Client Service team can help you locate and set up your account.

Once you are finished, you can add dependents and download the mobile app.

### Contact Teladoc

- Phone: (800) 835-2362
- Online: [www.teladoc.com](https://www.teladoc.com)



Health Advocate gives your team 24/7 access to a Licensed Professional Counselor for help with personal, family, and work problems. They also have access to a work/life specialist who can help them find a wide range of support resources to help balance their work and life. All it takes is one phone call!

### Key Benefits:

- Support for stress, depression or anxiety
- Help with work, marital or family issues
- Network attorneys to assist with legal issues
- Financial professionals for money matters
- Childcare and Eldercare services
- Thousands of online resources

The logo for HealthAdvocate, with "Health" in black and "Advocate" in red, followed by a trademark symbol.

### Medical Bill Saver

Your team also has access to Health Advocates Medical Bill Saver program. Medical Bill Saver can help your team reduce the cost of uncovered medical and dental bills over \$400. It's easy and can often result in 25 to 50% savings.

- We work directly with doctors and other providers on your behalf
- We have very high success rates of achieving significant savings
- Our work often results in lower out-of-pocket costs
- You become a savvy healthcare consumer through the process
- Everyone in your immediate family can use the service.
- ...and much more!

Contact Health Advocate

- Phone: (877) 240-6863
- Online: [members.healthadvocate.com](https://members.healthadvocate.com)
  - Select 'Complete Telehealth'

## Pharmacy Discount Card – Save on prescription medication

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Our FREE pharmacy discount card allows your employees to save up to 75% on your prescription medication using the pharmacy discount card. It's easy to use and accepted at over 50,000 pharmacies nationwide!

### Key Benefits:

- Save up to 75% on prescriptions
- No claim forms to file
- No deductibles
- No limits or maximums
- No pre-existing conditions



### Accessing the Discount Card

1. Register for a card at [npsncard.com/teladoc](https://npsncard.com/teladoc)
  - a. Provide your personal information, including name, address, email and/or phone
  - b. Click 'submit' and a card is sent to you by mail in 3 to 4 weeks
  - c. If selected, your card will be immediately texted to your phone
2. Find a provider.
  - a. Use [searchrx.com](https://searchrx.com) to search local partners for the lowest possible price
  - b. Search from over 50,000 pharmacies to find the best price
3. Go to your pharmacy of choice and present your card.
  - a. You will pay the discounted rate at the time of purchase by showing your card.
  - b. You will not have to fill out any reimbursement paperwork your savings are immediate!

Contact the Discount Card → Online: [npsncard.com/teladoc](https://npsncard.com/teladoc)

# Dental Insurance



## COMMONLY COVERED

- ✓ Exams and cleanings
- ✓ X-rays
- ✓ Fillings
- ✓ Tooth extractions

### ► PROTECTS YOUR SMILE.

You can feel more confident with dental insurance that encourages routine cleanings and checkups. Dental insurance helps protect your teeth for a lifetime.

### ► PREVENTS OTHER HEALTH ISSUES.

Just annual preventive care alone can help prevent other health issues such as heart disease and diabetes. Many plans cover preventive services at or near 100% to make it easy for you to use your dental benefits.

### ► LOWERS OUT-OF-POCKET EXPENSES.

Seeing an in-network dentist can reduce your fees approximately 30% from their standard fees. Add the benefits of your coinsurance to that and things are looking good for your wallet.

Your employer is offering you a choice of two dental plans. Please review the information for both the basic and enhanced plans. Then, choose the one plan that best fits your needs.

## DENTAL FAST FACTS

*Periodontal disease can lead to receding gums, bone damage, loss of teeth, and can increase the risk of other health problems such as heart disease and diabetes.<sup>1</sup>*

*Treatment of gum disease in people with type 2 diabetes can lower blood sugar over time.<sup>2</sup>*

BERTIE COUNTY SCHOOLS

All Eligible Employees

POLICY # 936910

Sun Life Assurance Company of Canada

1762433 DEN2 CL1 08/17/2021 15:14:22

## What's covered (basic plan)

**Good news!** Your plan covers routine services like cleanings and exams at **100%**.

PLAN YEAR MAXIMUM	IN-NETWORK	OUT-OF-NETWORK
Type I, II (Preventive and Basic Services)	\$1,000 per person	\$1,000 per person

### PLAN YEAR DEDUCTIBLE

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	N/A	N/A
Type II Basic Services	\$50 individual	\$50 individual

### THE PLAN PAYS THE FOLLOWING PERCENTAGE FOR PROCEDURES

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	100%	100%
Type II Basic Services	80%	80%
Type III Major Services	0%	0%

## SERVICES

### Type I Preventive Dental Services, including:

- Oral evaluations – 1 in any 6 month period
- Routine dental cleanings – 1 in any 6 month period
- Fluoride treatment – 1 in any 6 month period. *Only for children under age 14*
- Sealants – no more than 1 per tooth in any 36 month period, only for permanent molar teeth. *Only for children under age 16*
- Space maintainers – *only for children under age 19*
- Bitewing x-rays – 1 in any 12 month period
- Genetic test for susceptibility to oral diseases

### Type II Basic Dental Services, including:

- New fillings
- Simple extractions, incision and drainage
- Intraoral complete series x-rays – 1 in any 60 month period
- Minor gum disease (non-surgical periodontics)
- Scaling and root planing – 1 in any 24 month period per area
- Periodontal maintenance – 1 in any 6 consecutive months
- Localized delivery of antimicrobial agents

### Waiting Periods

For a complete description of services and waiting periods, please review your certificate of insurance. If you were covered under your employer's prior plan the wait will be

waived for any type of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services



## What's covered (enhanced plan)

**Good news!** Your plan covers routine services like cleanings and exams at **100%**.

PLAN YEAR MAXIMUM	IN-NETWORK	OUT-OF-NETWORK
Type I, II, III (Preventive, Basic and Major Services)	\$1,000 per person	\$1,000 per person
Type IV Ortho Service	\$1,000 lifetime per child	\$1,000 lifetime per child

### PLAN YEAR DEDUCTIBLE

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	N/A	N/A
Type II, III (Basic and Major Services)	\$50 individual	\$50 individual
Type IV Ortho Services	N/A	N/A

### THE PLAN PAYS THE FOLLOWING PERCENTAGE FOR PROCEDURES

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	100%	100%
Type II Basic Services	80%	80%
Type III Major Services	50%	50%
Type IV Ortho Services	50%	50%

## SERVICES

### Type I Preventive Dental Services, including:

- Oral evaluations – 1 in any 6 month period
- Routine dental cleanings – 1 in any 6 month period
- Fluoride treatment – 1 in any 6 month period. *Only for children under age 14*
- Sealants – no more than 1 per tooth in any 36 month period, only for permanent molar teeth. *Only for children under age 16*
- Space maintainers – *only for children under age 19*
- Bitewing x-rays – 1 in any 12 month period
- Genetic test for susceptibility to oral diseases

### Type II Basic Dental Services, including:

- New fillings
- Simple extractions, incision and drainage
- Intraoral complete series x-rays – 1 in any 60 month period
- Localized delivery of antimicrobial agents

### Type III Major Dental Services, including:

- Dentures and bridges – subject to 7 year replacement limit
- Stainless steel crowns– *only for children under age 19*
- Inlay, onlay, and crown restorations – 1 per tooth in any 7 year period
- Surgical extractions of erupted teeth, impacted teeth, or exposed root
- Biopsy (including brush biopsy)

- Endodontics (includes root canal therapy) – 1 per tooth in any 24 month period
- Complex oral surgery
- General anesthesia/IV sedation – medically required
- Minor gum disease (non-surgical periodontics)
- Scaling and root planing – 1 in any 24 month period per area
- Periodontal maintenance – 1 in any 6 consecutive months
- Major gum disease (surgical periodontics)

### Type IV Ortho Services, including:

- Orthodontic treatment is limited to the dependent children or student age listed above

### Waiting Periods

For a complete description of services and waiting periods, please review your certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any type of service covered under the prior plan and this plan.

- No waiting period for preventive or basic services
- 12 months for major services
- 12 months for orthodontic services

# Frequently asked questions

## How does a PPO work?

PPO stands for Participating Provider Organization. With a dental PPO plan, dental providers agree to participate in a dental network by offering discounted fees on most dental procedures. When you visit a provider in the network, you could see lower out-of-pocket costs because providers in the network agree to these pre-negotiated discounted fees on eligible claims.

## How do I find a dentist?

Simply visit [www.sunlife.com/findadentist](http://www.sunlife.com/findadentist). Follow the prompts to find a dentist in your area who participates in the PPO network. You do not need to select a dentist in advance. The PPO network for your plan is the Sun Life Focus Dental Network® with 125,000+ unique dentists.

## Do I have to choose a dentist in the PPO network?

No. You can visit any licensed dentist for services. However, you could see lower out-of-pocket costs when you visit a dentist in the network.

## Are my dependents eligible for coverage?

Yes. Your plan offers coverage for your spouse<sup>3</sup> and dependent children. An eligible child is defined as a child to age 26.<sup>4</sup>

## What if I have already started dental work, like a root canal or braces, that requires several visits?

Your coverage with us may handle these procedures differently than your prior plan. To ensure a smooth transition for work in progress, call our dental claims experts before your next visit at 800-442-7742.

## Do I have to file the claim?

Many dentists will file claims for you. If a dentist will not file your claim, simply ask your dentist to complete a standard American Dental Association (ADA) claim form and mail it to:

Sun Life  
P.O. Box 2940  
Clinton, IA 52733

## How can I get more information about my coverage or find my dental ID card?

After the effective date of your coverage, you can view benefit information online at your convenience through your Sun Life account. To create an account go to [www.sunlife.com/account](http://www.sunlife.com/account) and register. You can also access this information from our mobile app—*Benefit Tools*, which is available for Apple and Android devices. Or you can call Sun Life's Dental Customer Service at 800-442-7742. You can also call any time, day or night, to access our automated system and get answers to

common questions when it's convenient for you.

## What value added benefits does my plan include?

Your plan includes our Lifetime of Smiles® program, with benefits many people prefer, such as brush biopsies for the early detection of oral cancer.

## What is the vision discount plan?

This plan offered by Vision Services Plan® (VSP) provides you discounts on exams, as well as on the purchase of eyeglasses, sunglasses and other prescription eyewear from VSP doctors. These discounts are available to you and everyone covered on your dental plan. To locate a VSP doctor near you, visit [www.vsp.com](http://www.vsp.com) or call VSP at 800-877-7195. This plan is not insurance.

Coverage and **monthly (10 pay)** for Dental.  
Basic plan

Coverage	Cost per pay period
Employee	\$22.06
Employee + 1 dependent	\$42.57
Employee + 2 or more dependents	\$76.76

Enhanced plan

Coverage	Cost per pay period
Employee	\$34.31
Employee + 1 dependent	\$67.33
Employee + 2 or more dependents	\$124.92

Coverage and **monthly (12 pay)** for Dental.  
Basic plan

Coverage	Cost per pay period
Employee	\$18.38
Employee + 1 dependent	\$35.47
Employee + 2 or more dependents	\$63.96

Enhanced plan

Coverage	Cost per pay period
Employee	\$28.59
Employee + 1 dependent	\$56.11
Employee + 2 or more dependents	\$104.10

## CONSIDER A PRE-DETERMINATION OF BENEFITS

They allow us to review your provider's treatment plan to let you know before treatment is started how much of the work should be covered by the plan, and how much you may need to cover. We recommend them for any dental treatment expected to exceed \$300.

1. American Academy of Periodontology [http://www.perio.org/consumer/love\\_the\\_gums\\_you%27re\\_with](http://www.perio.org/consumer/love_the_gums_you%27re_with). (accessed on 06/06/19)

2. <https://www.cdc.gov/diabetes/ndep/pdfs/150-Healthy-teeth-matter.pdf> (accessed 06/06/19)

3. If permitted by the Employer's employee benefit plan and not prohibited by state law, the term "spouse" in this benefit includes any individual who is either recognized as a spouse, a registered domestic partner, or a partner in a civil union, or otherwise accorded the same rights as a spouse.

4. Please see your employer for more specific information.

**Read the *Important information* section for more details including limitations and exclusions**

# Important information

## Benefit adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care.

## Late entrant

If you or a dependent apply for dental insurance more than 31 days after you become eligible, you or your dependent are a late entrant. The benefits for the first 12 months for late entrants will be limited as follows:

TIME INSURED CONTINUOUSLY UNDER THE POLICY	BENEFITS PROVIDED FOR ONLY THESE SERVICES
Less than 12 months	Preventive and Basic Services
At least 12 months	Preventive, Basic, Major and Ortho Services

We will not pay for treatments subject to the late entrant limitation, and started or completed during the late entrant limitation period.

To become insured, you must meet the eligibility requirements set forth by your employer. Your coverage effective date will be determined by the Policy and may be delayed if you are not actively at work on the date your coverage would otherwise go into effect. Similarly, dependent coverage, if offered, may be delayed if your dependents are in the hospital (except for newborns) on the date coverage would otherwise become effective. Refer to your Certificate for details.

## Limitations and exclusions

The below exclusions and limitations may vary by state law and regulations. This list may not be comprehensive. Please see your Certificate or ask your benefits administrator for details.

## Dental

We will not pay a benefit for any Dental procedure, which is not listed as a covered dental expense. Any dental service incurred prior to the Effective date or after the termination date is not covered, unless specifically listed in the certificate. A member must be a covered dental member under the Plan to receive dental benefits. The Plan has frequency limitations on certain preventive and diagnostic services, restorations (fillings), periodontal services, endodontic services, and replacement of dentures, bridges and crowns. All services must be necessary and provided according to acceptable dental treatment standards. Treatment performed outside the United States is not covered, except for emergency dental treatment, subject to a maximum benefit. Dental procedures for Orthodontics; TMJ; replacing a tooth missing prior the effective date; implants and implant related services; or occlusal guards for bruxism are not covered unless coverage is elected or mandated by the state.

**This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.**

This plan does not provide coverage for pediatric oral health services that satisfies the requirements for "minimum essential coverage" as defined by The Patient Protection and Affordable Care Act (PPACA).

Sun Life companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, "Sun Life").

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01.

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GVBH-EE-8384

SLPC 29579

## Vision plan benefits for Bertie County Schools

You may choose from two plans: exam & materials plan, or materials only plan

### Benefits through Superior National network



#### Benefits

Exam (MD)  
Exam (OD)  
Frames  
Contact lens fitting (standard<sup>2</sup>)  
Contact lens fitting (specialty<sup>2</sup>)  
Lenses (standard) per pair  
Single vision  
Bifocal  
Trifocal  
Progressive lens upgrade  
Contact lenses<sup>4</sup>

Exam & Materials Plan		
<b>Copays</b>		
Exam		\$10
Materials <sup>1</sup>		\$10
Contact lens fitting		\$25
<b>Premiums</b>	<b>monthly</b>	<b>tenthly</b>
Emp. Only	\$8.73	\$10.48
Emp. + 1 dependent	\$16.92	\$20.30
Emp. + family	\$24.84	\$29.81
<b>Services/frequency</b>		
Exam		12 months
Frames		24 months
Contact lens fitting		12 months
Lenses		12 months
Contact lenses		12 months
	<b>In-network</b>	<b>Out-of-network</b>
	Covered in full	Up to \$44
	Covered in full	Up to \$39
	\$150 retail allowance	Up to \$77
	Covered in full	Not covered
	\$50 retail allowance	Not covered
	Covered in full	Up to \$34
	Covered in full	Up to \$48
	Covered in full	Up to \$64
	See description <sup>3</sup>	Up to \$64
	\$150 retail allowance	Up to \$100

Materials Only Plan		
<b>Copays</b>		
Exam		N/A
Materials <sup>1</sup>		\$10
Contact lens fitting		\$25
<b>Premiums</b>	<b>monthly</b>	<b>tenthly</b>
Emp. Only	\$6.21	\$7.45
Emp. + 1 dependent	\$12.04	\$14.45
Emp. + family	\$17.68	\$21.21
<b>Services/frequency</b>		
Exam		N/A
Frames		24 months
Contact lens fitting		12 months
Lenses		12 months
Contact lenses		12 months
	<b>In-network</b>	<b>Out-of-network</b>
	N/A	N/A
	N/A	N/A
	\$150 retail allowance	Up to \$77
	Covered in full	Not covered
	\$50 retail allowance	Not covered
	Covered in full	Up to \$34
	Covered in full	Up to \$48
	Covered in full	Up to \$64
	See description <sup>3</sup>	Up to \$64
	\$150 retail allowance	Up to \$100

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses.

<sup>2</sup> Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

<sup>3</sup> Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay.

<sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit.

### Discount features

Look for providers in the provider directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

#### Discounts on covered materials

Frames:	20% off amount over allowance
Lens options:	20% off retail
Progressives:	20% off amount over retail lined trifocal lens, including lens options
Specialty contact lens fit:	10% off retail, then apply allowance

#### Maximum member out-of-pocket

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Single vision	Bifocal & trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

<sup>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

#### Discounts on non-covered exam, services and materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

#### Refractive surgery

Superior Vision has a nationwide network of independent refractive surgeons and partnerships with leading LASIK networks who offer members a discount. These discounts range from 10%-50%, and are the best possible discounts available to Superior Vision.

North Carolina residents: Please contact our customer service department if you are unable to secure a timely (at least 30 days) appointment with your provider or need assistance finding a provider within a reasonable distance (30 miles) of your residence. Adjustments to your benefits may be available

*The Plan discount features are not insurance.*

*All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.*

*Discounts are subject to change without notice.*

*Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.*



Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 (800) 507-3800 superiorvision.com  
The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life

NVIGRP 5-07



## How secure is your family's future without you?

Losing a loved one is always difficult. The last thing you need to worry about is the financial cost. Funeral expenses, medical bills and taxes are just the tip of the iceberg. Do you know how you would cover ongoing living expenses such as the mortgage, health care and utilities?

Plan for the future with Colonial Life's Group Term Life insurance.

## My coverage worksheet

### What is group term Life Insurance?

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

**Employer-paid group term life** – each employee will be provided with \$10,000 in coverage with guaranteed-issue underwriting.

### How much coverage do I need?

<input type="checkbox"/> <b>You</b> \$ _____ <ul style="list-style-type: none"> <li>■ Available in \$10,000 increments</li> <li>■ Minimum of \$10,000 to a maximum of 5 times your salary to \$500,000<sup>1</sup></li> </ul>	<input type="checkbox"/> <b>Your spouse*</b> \$ _____ <ul style="list-style-type: none"> <li>■ Available in \$5,000 increments</li> <li>■ Minimum of \$5,000 to a maximum of \$500,000<sup>1</sup></li> <li>■ Spouse coverage cannot exceed your coverage amount<sup>2</sup></li> </ul>	<input type="checkbox"/> <b>Your dependent children*</b> (Up to age 26) \$ _____ <ul style="list-style-type: none"> <li>■ Benefits available in \$5,000 increments to a maximum of \$10,000</li> <li>■ Each dependent child is covered for the same amount, except children from live birth to 6 months for whom the death benefit is \$1,000</li> </ul>
<b>12 month rates</b> <b>\$0.225 per \$1,000</b>	<b>12 month rates</b> <b>\$0.225 per \$1,000</b>	<b>12 month rates</b> <b>\$0.15 per \$1,000</b>
<b>10 month rates</b> <b>\$0.270 per \$1,000</b>	<b>10 month rates</b> <b>\$0.270 per \$1,000</b>	<b>10 month rates</b> <b>\$0.180 per \$1,000</b>

\*Dependent coverage must be sold in conjunction with supplemental coverage for the employee.

\*\*The children's term rider rates are per thousand per dependent unit. The children's term rider is a blanket rider that covers all dependent children; therefore, one premium covers all children.



## What other benefits are included?

- **Accelerated death benefit:** An advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness. 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.<sup>3</sup>

- **Health Advocate Employee Assistance Program:** 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:** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.<sup>4</sup>

ONLINE

[HealthAdvocate.com/members](https://HealthAdvocate.com/members)  
[ColonialLife-lifeplanning](https://ColonialLife-lifeplanning)

TELEPHONE

**1-800-422-5142**

## What features are included?

- **Portability:** All ported insureds will continue to pay at the active group rates.
- **Conversion:** You may be eligible to convert your coverage to a cash value policy without proof of good health when coverage ends under the group certificate.
- **Waiver of premium:** If included in your plan, premium payments are waived if you become disabled.

## Can I apply for guaranteed-issue coverage for my spouse or dependent children at the initial enrollment?

Yes, but their coverage will not be effective if they are currently totally disabled. Being totally disabled<sup>5</sup> means the inability to perform two or more activities of daily living, being confined in a hospital or similar institution, or being unable to attend school outside the home (for a dependent child ages age 5 to 26). The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. However, 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.

This policy has exclusions and limitations. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GTL1.0-P and certificate number GTL 1.0-C (including state abbreviations where used). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

1 In WA, minimum face amount available is \$25,000.

2 The maximum benefit is 50% of your benefit, up to \$250,000 in NE.

3 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 In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements.

## Summary of Basic and Supplemental Group Term Life Benefits for Bertie County Schools

Colonial Life & Accident  
Insurance Company

1200 Colonial Life Boulevard  
Columbia, SC 29210  
(803) 798-7000  
ColonialLife.com

### Eligibility Guidelines

All active employees working a minimum of 30 hours or more per week on a regular basis.

Eligible spouses and dependent children (up to age 26) also qualify for coverage if employee purchases coverage.

### Built-in-Benefits

#### Accelerated Death Benefit

An insured can advance up to 75% of their death benefit to a maximum of \$150,000 if diagnosed with a terminal illness and given 12 months or less to live.

Benefit amount discounted for 12 months.

#### Employee Assistance Program

Provides online, telephonic, and in-person services to all employees with GTL 1.0 coverage and includes will preparation assistance

#### Life Planning Financial and Legal Service

Provides terminally ill employees and designated beneficiaries financial, legal, and emotional support in dealing with death and loss.

#### Portability

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 continue to pay the active group rates. Evidence of insurability is not required at time of port.

#### Conversion

Right to convert to an individual level premium whole life plan then in use by us without proof of good health.

#### Waiver of Premium

**Included for all coverages purchased. Based on employee's** total disability that occurs before age 65, lasts to age 65 or retirement with a 270 day elimination period. Total disability means unable to perform any occupation.

#### Benefit Reduction Due to Age

When an employee turns 70, coverage reduces to 65% of the face amount in effect just prior to age 70.

When an employee turns 75, coverage reduces to 50% of the face amount in effect just prior to age 70.

Policies issued to individuals over age 70 initially are automatically reduced in accordance with the schedule above.

Spouses experience the same reduction schedule, but it is based on the spouse's age.

## Group Term Life Exclusions

Insurance delayed for employees not in active employment because of injury, sickness, temporary layoff, or leave of absence on date of insurance otherwise effective.

24 month suicide exclusion applies to initial amounts of insurance and any increases.

## Supplemental Term Life Insurance 12 Monthly Premiums per \$1,000 of covered volume.

Age Band	Employee*	Spouse*
0-99	\$0.225	\$0.225
Voluntary Life – Child*	\$0.150	N/A

\* Rates per \$1,000 of covered volume.

## Supplemental Term Life Insurance 10 Monthly Premiums per \$1,000 of covered volume.

Age Band	Employee*	Spouse*
0-99	\$0.270	\$0.270
Voluntary Life – Child*	\$0.180	N/A

\* Rates per \$1,000 of covered volume.



# Health Advocate Employee Assistance + Work/Life Programs

Included in your Colonial Life group term life insurance



## Each day comes with its own set of challenges—expected and unexpected.

At Colonial Life, we're here to help you. That's why we're offering Health Advocate's Employee Assistance Program and Work/Life Balance Program (EAP + Work/Life) with our group term life insurance, **at no additional cost.**

### More assistance, more ways to find balance

Health Advocate provides confidential counseling\* and resources via unlimited phone support, online chat, and up to three face-to-face sessions per issue for a variety of personal and work issues:

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity theft resources
- Retirement planning
- Staying healthy



To access, call or go online:

1-888-645-1772

ColonialLife.com/EAP

## Access an expert team for life's biggest headaches

One of Health Advocate's many services can help relieve the burden of your medical and dental bills not covered by insurance.

### Medical Bill Saver™ can:

- Negotiate to help reduce non-covered medical and dental bills over \$400 on the balance due and/or payment plans on your behalf
- Provide a Saving Results Statement summarizing the outcome
- Explain how to maximize savings and get the most value from your benefits

Using trend information, provider specialty, procedure type and geographic region, their experienced negotiators can often obtain significant savings.



# Life Planning Services

Included in your Colonial Life group term life insurance



Colonial Life has partnered with Health Advocate to offer a helping hand to an insured terminally ill employee or spouse, or designated beneficiaries of an employee or spouse. Life Planning Services can provide guidance when you may have many financial and legal decisions to make and are not sure where to begin.

## **At no additional cost for 12 months, you have access to Health Advocate's Life Planning Services that can provide:**

- Impartial, confidential consultations
- A Life Planning Resource Guide that contains a tasks and decisions checklist, the basics on settling an estate, and more
- Access to legal and financial experts who can help with decisions, such as dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting



To access, call or go online:

1-800-422-5142

[HealthAdvocate.com/members](https://HealthAdvocate.com/members)

[ColonialLife-lifeplanning](https://ColonialLife-lifeplanning)

## **Talk with your Colonial Life benefits counselor to learn more about how these valuable services can help during challenging times.**

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.

\*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

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# Cancer Insurance

Our Cancer Assist plan helps employees protect themselves and their loved ones through their diagnosis, treatment and recovery journey.

This individual voluntary policy pays benefits that can be used for both medical and/or out-of-pocket, non-medical expenses traditional health insurance may not cover. Available exclusively at the workplace, Cancer Assist is an attractive addition to any competitive benefits package that won't add costs to a company's bottom line.



Talk to your benefits representative today to learn more about this product and how it helps provide extra financial protection to employees who may be impacted by cancer.

## Competitive advantages

- Composite rates.
- Four distinct plan levels, each featuring the same benefits with premiums and benefit amounts designed to meet a variety of budgets and coverage needs (benefits overview on reverse).
- Indemnity-based benefits pay exactly what's listed for the selected plan level.
- The plan's Family Care Benefit provides a daily benefit when a covered dependent child receives inpatient or outpatient cancer treatment.
- Employer-optional cancer wellness/health screening benefits available:
  - Part One covers 24 tests. If selected, the employer chooses one of four benefit amounts for employees: \$25, \$50, \$75 or \$100. This benefit is payable once per covered person per calendar year.
  - Part Two covers an invasive diagnostic test or surgical procedure if an abnormal result from a Part One test requires additional testing. This benefit is payable once per calendar year per covered person and matches the Part One benefit.

## Flexible family coverage options

- Individual, Individual/Spouse, One-parent and Two-parent family policies.
- Family coverage includes eligible dependent children (to age 26) for the same rate, regardless of the number of children covered.

## Attractive features

- Available for businesses with 3+ eligible employees.
- Broad range of policy issue ages, 17-75.
- Each plan level features full schedule of 30+ benefits and three optional riders (benefit amounts may vary based on plan level selected).
- Benefits don't coordinate with any other coverage from any other insurer.
- HSA compliant.
- Guaranteed renewable.
- Portable.
- Waiver of premium if named insured is disabled due to cancer for longer than 90 consecutive days and the date of diagnosis is after the waiting period and while the policy is in force.
- Form 1099s may not be issued in most states because all benefits require that a charge is incurred. Discuss details with your benefits representative, or consult your tax adviser if you have questions.

## Optional riders (available at an additional cost/payable once per covered person)

- Initial Diagnosis of Cancer Rider pays a one-time benefit for the initial diagnosis of cancer. A benefit amount in \$1,000 increments from \$1,000-\$10,000 may be chosen. The benefit for covered dependent children is two and a half times (\$2,500-\$25,000) the chosen benefit amount.
- Initial Diagnosis of Cancer Progressive Payment Rider pays a \$50 lump-sum payment for each month the rider has been in force, after the waiting period, once cancer is first diagnosed. The issue ages for this rider are 17-64.
- Specified Disease Hospital Confinement Rider pays \$300 per day for confinement to a hospital for treatment of one of 34 specified diseases covered under the rider.

# Cancer Assist Benefits Overview

This overview shows benefits available for all four plan levels and the range of benefit amounts payable for most common cancer treatments. Each benefit is payable for each covered person under the policy. Actual benefits vary based on the plan level selected.

Each benefit requires that charges are incurred for treatment. All benefits and riders are subject to a 30-day waiting period. Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable. States without a waiting period will have a pre-existing condition limitation. Product has exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See your Colonial Life benefits representative for complete details.



ColonialLife.com

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## Radiation/Chemotherapy

- Injected chemotherapy by medical personnel: \$250-\$1,000 once per calendar week
- Radiation delivered by medical personnel: \$250-\$1,000 once per calendar week
- Self-injected chemotherapy: \$150-\$400 once per calendar month
- Topical chemotherapy: \$150-\$400 once per calendar month
- Chemotherapy by pump: \$150-\$400 once per calendar month
- Oral hormonal chemotherapy (1-24 months): \$150-\$400 once per calendar month
- Oral hormonal chemotherapy (25+ months): \$75-\$200 once per calendar month
- Oral non-hormonal chemotherapy: \$150-\$400 once per calendar month

## Anti-nausea Medication

\$25-\$60 per day, up to \$100-\$240 per calendar month

## Medical Imaging Studies

\$75-\$225 per study, up to \$150-\$450 per calendar year

## Outpatient Surgical Center

\$100-\$400 per day, up to \$300-\$1,200 per calendar year

## Skin Cancer Initial Diagnosis

\$300-\$600 payable once per lifetime

## Surgical Procedures

Inpatient and Outpatient Surgeries: \$40-\$70 per surgical unit, up to \$2,500-\$6,000 per procedure

## Reconstructive Surgery

\$40-\$60 per surgical unit, up to \$2,500-\$3,000 per procedure including 25% for general anesthesia

## Anesthesia

**General:** 25% of Surgical Procedures Benefit

**Local:** \$25-\$50 per procedure

## Hospital Confinement

**30 days or less:** \$100-\$350 per day

**31 days or more:** \$200-\$700 per day

## Family Care

Inpatient and outpatient treatment for a covered dependent child: \$30-\$60 per day, up to \$1,500-\$3,000 per calendar year

## Second Medical Opinion on Surgery or Treatment

\$150-\$300 once per lifetime

## Home Health Care Services

Examples include physical therapy, speech therapy, occupational therapy, prosthesis and orthopedic appliances, durable medical equipment: \$50-\$150 per day, up to the greater of 30 days per calendar year or twice the number of days hospitalized per calendar year

## Hospice Care

**Initial:** \$1,000 once per lifetime

**Daily:** \$50 per day

\$15,000 maximum for initial and daily hospice care per lifetime

## Transportation and Lodging

- **Transportation** for treatment more than 50 miles from covered person's home: \$0.50 per mile, up to \$1,000-\$1,500 per round trip
- **Companion Transportation** (for any companion, not just a family member) for commercial travel when treatment is more than 50 miles from covered person's home: \$0.50 per mile, up to \$1,000-\$1,500 per round trip
- **Lodging** for the covered person or any one adult companion or family member when treatment is more than 50 miles from the covered person's home: \$50-\$80 per day, up to 70 days per calendar year

## Benefits also included in each plan

Air Ambulance, Ambulance, Blood/Plasma/Platelets/Immunoglobulins, Bone Marrow or Peripheral Stem Cell Donation, Bone Marrow Donor Screening, Bone Marrow or Peripheral Stem Cell Transplant, Cancer Vaccine, Egg(s) Extraction or Harvesting/Sperm Collection and Storage (Cryopreservation), Experimental Treatment, Hair/External Breast/Voice Box Prosthesis, Private Full-time Nursing Services, Prosthetic Device/Artificial Limb, Skilled Nursing Facility, Supportive or Protective Care Drugs and Colony Stimulating Factors

# Cancer Insurance

## Wellness Benefits

To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information,  
talk with your  
benefits counselor.

### Part One: Cancer Wellness/Health Screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

#### Cancer Wellness Tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 *[blood test for breast cancer]*
- CA 125 *[blood test for ovarian cancer]*
- CEA *[blood test for colon cancer]*
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA *[blood test for prostate cancer]*
- Serum protein electrophoresis *[blood test for myeloma]*
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

#### Health Screening Tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram *[ECHO]*
- Electrocardiogram *[EKG, ECG]*
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

### Part Two: Cancer Wellness — Additional Invasive Diagnostic Test or Surgical Procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of an abnormal result from one of the covered cancer wellness tests in Part One. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.

The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist (and state abbreviations where applicable – for example: CanAssist-TX).

## Individual Cancer Insurance Description of Benefits

The policy and its riders may have additional exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Coverage is dependent on answers to health questions. Applicable to policy forms CanAssist-NC and rider forms R-CanAssistIndx-NC, R-CanAssistProg-NC and R-CanAssistSpDis-NC.

Cancer Insurance Benefits	Level 1	Level 2	Level 3	Level 4
Air Ambulance, per trip <i>Maximum trips per confinement</i>	\$2,000 2	\$2,000 2	\$2,000 2	\$2,000 2
Ambulance, per trip <i>Maximum trips per confinement</i>	\$250 2	\$250 2	\$250 2	\$250 2
Anesthesia, General	25% of Surgical Procedures Benefit			
Anesthesia, Local, per procedure	\$25	\$30	\$40	\$50
Anti-Nausea Medication, per day <i>Maximum per month</i>	\$25 \$100	\$40 \$160	\$50 \$200	\$60 \$240
Blood/Plasma/Platelets/Immunoglobulins, per day <i>Maximum per year</i>	\$150 \$10,000	\$150 \$10,000	\$175 \$10,000	\$250 \$10,000
Bone Marrow or Peripheral Stem Cell Donation, per lifetime	\$500	\$500	\$750	\$1,000
Bone Marrow or Peripheral Stem Cell Transplant, per transplant <i>Maximum transplants per lifetime</i>	\$3,500 2	\$4,000 2	\$7,000 2	\$10,000 2
Companion Transportation, per mile <i>Maximum per round trip</i>	\$0.50 \$1,000	\$0.50 \$1,000	\$0.50 \$1,200	\$0.50 \$1,500
Egg(s) Extraction or Harvesting or Sperm Collection, per lifetime	\$500	\$700	\$1,000	\$1,500
Egg(s) or Sperm Storage, per lifetime	\$175	\$200	\$350	\$500
Experimental Treatment, per day <i>Maximum per lifetime</i>	\$200 \$10,000	\$250 \$12,500	\$300 \$15,000	\$300 \$15,000
Family Care, per day <i>Maximum per year</i>	\$30 \$1,500	\$40 \$2,000	\$50 \$2,500	\$60 \$3,000
Hair/External Breast/Voice Box Prosthesis, per year	\$200	\$200	\$350	\$500
Home Health Care Services, per day <i>Maximum per year</i>	\$50	\$75	\$100	\$150
	30 days or twice the days confined			
Hospice, Initial, per lifetime	\$1,000	\$1,000	\$1,000	\$1,000
Hospice, Daily <i>Maximum combined Initial and Daily per lifetime</i>	\$50 \$15,000	\$50 \$15,000	\$50 \$15,000	\$50 \$15,000
Hospital Confinement, 30 days or less, per day	\$100	\$150	\$250	\$350
Hospital Confinement, 31 days or more, per day	\$200	\$300	\$500	\$700
Lodging, per day <i>Maximum days per year</i>	\$50 70	\$50 70	\$75 70	\$80 70
Medical Imaging Studies, per study <i>Maximum per year</i>	\$75 \$150	\$125 \$250	\$175 \$350	\$225 \$450
Outpatient Surgical Center, per day <i>Maximum per year</i>	\$100 \$300	\$200 \$600	\$300 \$900	\$400 \$1,200
Private Full-time Nursing Services, per day	\$50	\$75	\$125	\$150
Prosthetic Device/Artificial Limb, per device or limb <i>Maximum per lifetime</i>	\$1,000 \$2,000	\$1,500 \$3,000	\$2,000 \$4,000	\$3,000 \$6,000



# Individual Cancer Insurance Description of Benefits

The policy and its riders may have additional exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Coverage is dependent on answers to health questions. Applicable to policy forms CanAssist-NC and rider forms R-CanAssistIndx-NC, R-CanAssistProg-NC and R-CanAssistSpDis-NC.

Cancer Insurance Benefits	Level 1	Level 2	Level 3	Level 4
Radiation/Chemotherapy				
Injected chemotherapy by medical personnel, per week	\$250	\$500	\$750	\$1,000
Radiation delivered by medical personnel, per week	\$250	\$500	\$750	\$1,000
Self-Injected Chemotherapy, per month	\$150	\$200	\$300	\$400
Pump Chemotherapy, per month	\$150	\$200	\$300	\$400
Topical Chemotherapy, per month	\$150	\$200	\$300	\$400
Oral Hormonal Chemotherapy (1-24 months), per month	\$150	\$200	\$300	\$400
Oral Hormonal Chemotherapy (25+ months), per month	\$75	\$100	\$150	\$200
Oral Non-Hormonal Chemotherapy, per month	\$150	\$200	\$300	\$400
Reconstructive Surgery, per surgical unit	\$40	\$40	\$60	\$60
<i>Maximum per procedure, including 25% for general</i>	<i>\$2,500</i>	<i>\$2,500</i>	<i>\$3,000</i>	<i>\$3,000</i>
Second Medical Opinion, per lifetime	\$150	\$200	\$300	\$300
Skilled Nursing Care Facility, per day, up to days confined	\$75	\$100	\$100	\$150
Skin Cancer Initial Diagnosis, per lifetime	\$300	\$300	\$400	\$600
Supportive/Protective Care Drugs/Colony Stimulating Factors, per	\$50	\$100	\$150	\$200
<i>Maximum per year</i>	<i>\$400</i>	<i>\$800</i>	<i>\$1,200</i>	<i>\$1,600</i>
Surgical Procedures, per surgical unit	\$40	\$50	\$60	\$70
<i>Maximum per procedure</i>	<i>\$2,500</i>	<i>\$3,000</i>	<i>\$5,000</i>	<i>\$6,000</i>
Transportation, per mile	\$0.50	\$0.50	\$0.50	\$0.50
<i>Maximum per round trip</i>	<i>\$1,000</i>	<i>\$1,000</i>	<i>\$1,200</i>	<i>\$1,500</i>
Waiver of Premium	Yes	Yes	Yes	Yes
<b>Policy-Wellness Benefits</b>				
Bone Marrow Donor Screening, per lifetime	\$50	\$50	\$50	\$50
Cancer Vaccine, per lifetime	\$50	\$50	\$50	\$50
Part 1: Cancer Wellness/Health Screening, per year	One amount per account: \$0, \$25, \$50, \$75 or \$100			
Part 2: Cancer Wellness/Health Screening, per year	Same as Part 1			

## Additional Riders may be available at an additional cost

### WAITING PERIOD

The policy and its riders may have a waiting period. Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable. If your cancer has a date of diagnosis before the end of the waiting period, coverage for that cancer will apply only to losses commencing after the policy has been in force for two years, unless it is excluded by name or specific description in the policy.

No recovery during the first 12 months of this policy for cancer with a date of diagnosis prior to 30 days after the effective date of coverage. If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider.

### EXCLUSIONS

We will not pay benefits for cancer or skin cancer:

- If the diagnosis or treatment of cancer is received outside of the territorial limits of the United States and its possessions; or
- For other conditions or diseases, except losses due directly from cancer.

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# Group Critical Illness Insurance

## Plan 1

When life takes an unexpected turn due to a critical illness diagnosis, your focus should be on recovery — not finances. Colonial Life’s group critical illness insurance helps provide financial support by providing a lump-sum benefit payable directly to you for your greatest needs.

Coverage amount: \_\_\_\_\_

### An unexpected moment changes life forever

Chris was mowing the lawn when he suffered a stroke. His recovery will be challenging and he's worried, since his family relies on his income.

#### HOW CHRIS’S COVERAGE HELPED

The lump-sum payment from his critical illness insurance helped pay for:



Co-payments and hospital bills not covered by his medical insurance



Physical therapy to get back to doing what he loves



Household expenses while he was unable to work

For illustrative purposes only.

### Critical illness benefit

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Benign brain tumor	100%
Coma	100%
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Loss of hearing	100%
Loss of sight	100%
Loss of speech	100%
Major organ failure requiring transplant	100%
Occupational infectious HIV or occupational infectious hepatitis B, C, or D	100%
Permanent paralysis due to a covered accident	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%

KEY BENEFITS

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

For more information,  
talk with your  
benefits counselor.



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Subsequent diagnosis of a different critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

Subsequent diagnosis of the same critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,<sup>3</sup> 25% of the coverage amount may be payable for that critical illness.

Additional covered conditions for dependent children

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Cerebral palsy	100%
Cleft lip or palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Spina bifida	100%

Preparing for the unexpected is simpler than you think.  
With Colonial Life, you'll have the support you need to face  
life's toughest challenges.

1. Refer to the certificate for complete definitions of covered conditions.  
2. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.  
3. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, loss of speech, and occupational infectious HIV or occupational infectious hepatitis B,C,or D.

THIS INSURANCE PROVIDES LIMITED BENEFITS

Insureds in MA must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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# Group Critical Illness Insurance

## Plan 2

When life takes an unexpected turn, your focus should be on recovery — not finances. Colonial Life’s group critical illness insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

Coverage amount: \_\_\_\_\_

### Preparing for a lifelong journey

Rebecca was born with Down syndrome. Her parents’ critical illness coverage provided a benefit that can help cover expenses related to Rebecca’s care and her changing needs.

HOW THEIR COVERAGE HELPED

The lump-sum amount from the family coverage benefit helped pay for:



A hospital stay and treatment for corrective heart surgery



Physical therapy to build muscle strength



Special needs daycare

For illustrative purposes only.

### Critical illness and cancer benefits

COVERED CRITICAL ILLNESS CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Benign brain tumor	100%
Coma	100%
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Loss of hearing	100%
Loss of sight	100%
Loss of speech	100%
Major organ failure requiring transplant	100%
Occupational infectious HIV or occupational infectious hepatitis B, C, or D	100%
Permanent paralysis due to a covered accident	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%
COVERED CANCER CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Invasive cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis .....	\$400 per lifetime

KEY BENEFITS

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

For more information,  
talk with your  
benefits counselor.



Subsequent diagnosis of a different critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

Subsequent diagnosis of the same critical illness<sup>2</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,<sup>3</sup> 25% of the coverage amount is payable for that critical illness.

Reoccurrence of invasive cancer (including all breast cancer)

If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 25% of the coverage amount is payable if treatment-free for at least 12 months and in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

Additional covered conditions for dependent children

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Cerebral palsy	100%
Cleft lip or palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Spina bifida	100%

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With Colonial Life, you'll have the support you need to face  
life's toughest challenges.

1. Refer to the certificate for complete definitions of covered conditions.
2. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.
3. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, loss of speech, and occupational infectious HIV or occupational infectious hepatitis B,C,or D.

THIS INSURANCE PROVIDES LIMITED BENEFITS

Insureds in MA must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Invasive Cancer (including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having invasive or non-invasive cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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# Group Critical Illness Insurance

## First Diagnosis Building Benefit Rider



For more information,  
talk with your  
benefits counselor.

The first diagnosis building benefit rider provides a lump-sum payment in addition to the coverage amount when you are diagnosed with a covered critical illness or invasive cancer (including all breast cancer). This benefit is for you and all your covered family members.

### First diagnosis building benefit

Payable once per covered person per lifetime

- **Named insured** ..... Accumulates \$1,000 each year
- **Covered spouse/dependent children** ..... Accumulates \$500 each year

The benefit amount accumulates each rider year the rider is in force before a diagnosis is made, up to a maximum of 10 years.

If diagnosed with a covered critical illness or invasive cancer (including all breast cancer) before the end of the first rider year, the rider will provide one-half of the annual building benefit amount.

Coronary artery disease is not a covered critical illness. Non-invasive and skin cancer are not covered cancer conditions.

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### THIS INSURANCE PROVIDES LIMITED BENEFITS.

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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX) and rider form R-GCI6000-BB. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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# Group Critical Illness Insurance

## Infectious Diseases Rider



For more information,  
talk with your  
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The sudden onset of an infectious or contagious disease can create unexpected circumstances for you or your family. The infectious diseases rider provides a lump sum which can be used toward health care expenses or meeting day-to-day needs. These benefits are for you as well as your covered family members.

### Payable for each covered infectious disease once per covered person per lifetime

COVERED INFECTIOUS DISEASE <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Hospital confinement for seven or more consecutive days for treatment of the disease	
Antibiotic resistant bacteria (including MRSA)	50%
Cerebrospinal meningitis (bacterial)	50%
Diphtheria	50%
Encephalitis	50%
Legionnaires' disease	50%
Lyme disease	50%
Malaria	50%
Necrotizing fasciitis	50%
Osteomyelitis	50%
Poliomyelitis	50%
Rabies	50%
Sepsis	50%
Tetanus	50%
Tuberculosis	50%
Hospital confinement for 14 or more consecutive days for treatment of the disease	
Coronavirus disease 2019 (COVID-19)	25%





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1. Refer to the certificate for complete definitions of covered diseases.

**THIS INSURANCE PROVIDES LIMITED BENEFITS.**

**EXCLUSIONS AND LIMITATIONS FOR INFECTIOUS DISEASES RIDER**

We will not pay benefits for a covered infectious disease that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a covered infectious disease.

**PRE-EXISTING CONDITION LIMITATION**

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX) and rider form R-GCI6000-INF. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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# Group Critical Illness Insurance

## Progressive Diseases Rider



For more information,  
talk with your  
benefits counselor.

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The debilitating effects of a progressive disease not only impact you physically, but financially as well. Changes in lifestyle may require home modification, additional medical treatment and other expenses. These benefits are for you as well as your covered family members.

### Payable for each covered progressive disease once per covered person per lifetime

COVERED PROGRESSIVE DISEASE <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
This benefit is payable if the covered person is unable to perform two or more activities of daily living <sup>2</sup> and the 90-day elimination period has been met.	
Amyotrophic Lateral Sclerosis (ALS)	25%
Dementia (including Alzheimer's disease)	25%
Huntington's disease	25%
Lupus	25%
Multiple sclerosis (MS)	25%
Muscular dystrophy	25%
Myasthenia gravis (MG)	25%
Parkinson's disease	25%
Systemic sclerosis (scleroderma)	25%

1. Refer to the certificate for complete definitions of covered diseases.
2. Activities of daily living include bathing, continence, dressing, eating, toileting and transferring.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

#### EXCLUSIONS AND LIMITATIONS FOR PROGRESSIVE DISEASES RIDER

We will not pay benefits for a covered progressive disease that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a covered progressive disease.

#### PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX) and rider form R-GCI6000-PD. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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### STATE-SPECIFIC EXCLUSIONS

**AK:** Alcoholism or Drug Addiction Exclusion does not apply

**CO:** Suicide exclusion: whether sane or not replaced with while sane

**CT:** Alcoholism or Drug Addiction Exclusion replaced with Intoxication or Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Felonies; Intoxicants and Narcotics Exclusion does not apply

**DE:** Alcoholism or Drug Addiction Exclusion does not apply

**IA:** Exclusions and Limitations headers renamed to Exclusions and Limitations for Critical Illness Covered Conditions and Critical Illness Cancer Covered Conditions

**ID:** War or Armed Conflict Exclusion replaced with War; Felonies and Illegal Occupations Exclusion replaced with Felonies; Intoxicants and Narcotics Exclusion does not apply; Domestic Partner added to Spouse

**IL:** Alcoholism or Drug Addiction Exclusion replaced with Alcoholism or Substance Abuse Disorder

**KS:** Alcoholism or Drug Addiction Exclusion does not apply

**KY:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion replaced with Intoxicants, Narcotics and Hallucinogenics.

**LA:** Alcoholism or Drug Addiction Exclusion does not apply; Domestic Partner added to Spouse

**MA:** Exclusions and Limitations headers renamed to Limitations and Exclusions for critical illness and cancer

**MI:** Intoxicants and Narcotics Exclusion does not apply; Suicide Exclusion does not apply

**MN:** Alcoholism or Drug Addiction Exclusion does not apply; Suicide Exclusion does not apply; Felonies and Illegal Occupations Exclusion replaced with Felonies or Illegal Jobs; Intoxicants and Narcotics Exclusion replaced with Narcotic Addiction

**MS:** Alcoholism or Drug Addiction Exclusion does not apply

**ND:** Alcoholism or Drug Addiction Exclusion does not apply

**NV:** Intoxicants and Narcotics Exclusion does not apply; Domestic Partner added to Spouse

**PA:** Alcoholism or Drug Addiction Exclusion does not apply; Suicide Exclusion: whether sane or not removed

**SD:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply

**TX:** Alcoholism or Drug Addiction Exclusion does not apply; Doctor or Physician Relationship added as an additional exclusion

**UT:** Alcoholism or Drug Addiction Exclusion replaced with Alcoholism

**VT:** Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide Exclusion: whether sane or not removed

### STATE-SPECIFIC PRE-EXISTING CONDITION LIMITATIONS

**FL:** Pre-existing is 6/12; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date shown on the Certificate Schedule. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.

**GA:** Pre-existing Condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care, or treatment, or a condition for which medical advice or treatment was recommended by or received within 12 months preceding the coverage effective date.

**ID:** Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition which caused a covered person to seek medical advice, diagnosis, care or treatment during the six months immediately preceding the coverage effective date shown on the Certificate Schedule.

**IL:** Pre-existing Condition means a sickness or physical condition for which a covered person was diagnosed, treated, had medical testing by a legally qualified physician, received medical advice, produced symptoms or had taken medication within 12 months before the coverage effective date shown on the Schedule of Benefits.

**IN:** Pre-existing is 6 months/12 months

**MA:** Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, or received medical advice within six months before the coverage effective date shown on the Certificate Schedule.

**ME:** Pre-existing is 6 months/6 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, or received medical advice within six months before the coverage effective date shown on the Certificate Schedule.

**MI:** Pre-existing is 6 months/6 months

**NC:** Pre-existing Condition means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the effective date of a covered person. If a covered person is 65 or older when this certificate is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated.

**NV:** Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date. Pre-existing Condition does not include genetic information in the absence of a diagnosis of the condition related to such information.

**PA:** Pre-existing is 90 days/12 months; Pre-existing Condition means a disease or physical condition for which you received medical advice or treatment within 90 days before the coverage effective date shown on the Certificate Schedule.

**SD:** Pre-existing is 6 months/12 months

**TX:** Pre-existing condition means a sickness or physical condition for which a covered person received medical advice or treatment within 12 months before the coverage effective date shown on the Certificate Schedule.

**UT:** Pre-existing is 6 months/6 months

This information is not intended to be a complete description of the insurance coverage available. The insurance, its name 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 GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. This form is not complete without base form 385403, 387100, 387169, 402383, 402558 or 387238, and rider form 387307, 387381, 387452, 387523, 387594, 387665, 402605 or 402671. Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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*To be eligible for Short-Term Disability benefits you must have at least one year of contributing membership service in the Retirement System earned within the 36 calendar months preceding your disability. To be eligible for Long-Term Disability benefits you must have at least five years of contributing membership service in the Retirement System earned within the 96 calendar months prior to becoming disabled or upon cessation of continuous salary continuation payments, whichever is later.*

## THE STATE OF NORTH CAROLINA

### PROVIDES A DISABILITY INCOME PLAN FOR ITS PERMANENT, FULL-TIME TEACHERS AND STATE EMPLOYEES – AT NO COST TO THE INDIVIDUAL.

The State Plan is designed to provide for the continuation of a portion of your salary should you suffer the misfortune of an *accident* or *sickness* which disables you for longer than 60 days. HERE'S HOW IT WORKS...

#### 1. WHEN YOU ARE DISABLED:

	<u>First 12 Months of Disability</u>	<u>Thereafter**</u>
Percentage of Your Total Monthly Salary the State Pays You*	50%	65%
Maximum Total Benefit	\$3,000	\$3,900
Reduced By	Workers' Compensation	Workers' Compensation Social Security
Not Reduced By	Social Security	-----

\* 1/12 of your total pay during the 12 months prior to your disability.

\*\* you must have at least five years of contributing membership service in the Retirement System earned within the 96 calendar months prior to the end of the short-term disability period.

2. Benefits under the State Plan are payable, for "Disability," which means that you are mentally or physically incapable of performing the duties of your usual occupation.
3. You become a member of the plan when you become a full-time, permanent employee of the State, and you are eligible to receive benefits from the Plan if you become disabled after you have completed one year's service. Your coverage under the Plan ends when your employment with the State terminates.
4. Benefits of the Plan are payable beginning **60 DAYS AFTER THE DATE OF YOUR DISABILITY** (60-day waiting period).
5. The Plan coordinates with other benefits related to your employment, so that *after* the amounts you are eligible to receive from Social Security (for the first six months only), Workers' Compensation, or State retirement plans, etc., the State pays you enough, in addition, to total a) 50% the first twelve months and b) 65% thereafter of your total salary, as explained in the chart above. **HOWEVER, ANY BENEFIT FROM A PLAN FOR WHICH YOU PAY THE ENTIRE COST YOURSELF DOES NOT AFFECT THE STATE PLAN IN ANY WAY.**

**BENEFITS ARE SUBJECT TO NC STATE LAW**

This information provided by Colonial Life Columbia, South Carolina 29202 [www.coloniallife.com](http://www.coloniallife.com)



# Educator Disability Advantage Short-Term Disability

Educator Disability Advantage insurance<sup>1</sup> from Colonial Life is designed to provide financial protection for all education workers with plans that can help supplement and/or complement the Disability Income Plan of North Carolina. Educator Disability Advantage insurance provides flexible options for disability coverage and accidental injury benefits to help protect your income and maintain lifestyle needs if you become disabled due to a covered accident or sickness.

## My Disability Coverage Worksheet

(For use with your Colonial Life benefits counselor)

### Employee Coverage (includes both on- and off-job benefits)

#### How much coverage do I need?

- **Total Disability**

On-Job Accident/Sickness	Off-Job Accident/Sickness
First three months \$_____/month	\$_____/month
Next nine months \$_____/month	\$_____/month
- **Partial Disability**

Up to three months \$_____/month	\$_____/month
----------------------------------	---------------

#### When will my benefits start?

After an accident: \_\_\_\_\_ days      After a sickness: \_\_\_\_\_ days

#### What additional features or benefits are included?

- Normal pregnancy is covered the same as any other covered sickness.
- Waiver of Premium: We will waive your premium payments after 90 consecutive days of a covered disability.
- Goodwill Child Benefit: \$1,000, up to two benefits per year for adoption or ward of a guardian
- Mental or Nervous Disorders Benefit

#### How much will it cost?

Your cost will vary based on the level of coverage you select.



### How long could you afford to go without a paycheck?

#### Monthly Expenses:

Mortgage/rent \$\_\_\_\_\_

Groceries \$\_\_\_\_\_

Car \$\_\_\_\_\_

Medical bills \$\_\_\_\_\_

Utilities \$\_\_\_\_\_

Other \$\_\_\_\_\_

**TOTAL** \$\_\_\_\_\_





## Disability benefits and more

Anita teaches at a local community college and enjoys spending time on active hobbies and volunteering with non-profits. When she was injured in a mountain biking accident, she worried that she might not be able to make ends meet for a while.

### How Anita's coverage helped\*

With her coverage, she received benefits for:

- Accident emergency treatment .....\$400
- X-ray ..... \$150
- Collarbone fracture requiring surgery.. \$1,200
- Elbow dislocation (nonsurgical) .....\$400
- Hospital stay of three nights ..... \$150
- Short-term disability benefits ..... \$1,400

**Total amount: ..... \$3,700**

*\*For illustrative purposes only.  
Coverage amounts may vary based on injury, treatment, income and more.*

## Additional Employee Coverage

In addition to disability coverage, this plan also provides employees with benefits related to accidental injuries, their treatment and more. Even if you're not disabled, the following benefits are payable for covered accidental injuries or sickness:

### ACCIDENTAL INJURIES BENEFITS

- Accident emergency treatment ..... \$400
- X-ray ..... \$150
- Accident follow-up treatment (including transportation)/Telemedicine .....\$75  
(up to six benefits per accident per person, up to twelve a year per person)

### HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

*Pays in addition to disability benefit. Benefits begin on the first day of confinement in a hospital.*

Up to three months ..... **\$1,500/month (\$50/day)**

The Hospital Confinement benefit increases to \$7,500/month when the Total Disability benefit ends at age 70.

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

- Accidental death .....\$25,000
- Loss of a finger or toe  
Single dismemberment .....\$750  
Double dismemberment..... \$1,500
- Loss of a hand, foot or sight of an eye  
Single dismemberment .....\$5,000  
Dismemberment .....\$10,000
- Common carrier death (includes school bus for school activities) .....\$50,000

### COMPLETE FRACTURES

	Nonsurgical	Surgical
• Hip, thigh .....	\$1,500	\$3,000
• Vertebrae .....	\$1,350	\$2,700
• Pelvis .....	\$1,200	\$2,400
• Skull (depressed) .....	\$1,500	\$3,000
• Leg .....	\$900	\$1,800
• Foot, ankle, kneecap .....	\$750	\$1,500
• Forearm, hand, wrist .....	\$750	\$1,500
• Lower jaw .....	\$600	\$1,200
• Shoulder blade, collarbone .....	\$600	\$1,200
• Skull (simple) .....	\$525	\$1,050
• Upper arm, upper jaw .....	\$525	\$1,050
• Facial bones .....	\$450	\$900
• Vertebral processes .....	\$300	\$600
• Rib .....	\$300	\$600
• Finger, toe.....	\$175	\$350
• Coccyx.....	\$125	\$250

COMPLETE DISLOCATIONS	Nonsurgical	Surgical
• Hip .....	\$1,500	\$3,000
• Knee .....	\$975	\$1,950
• Shoulder .....	\$750	\$1,500
• Collarbone (sternoclavicular) .....	\$750	\$1,500
• Ankle, foot .....	\$750	\$1,500
• Collarbone (acromioclavicular and separation) .....	\$675	\$1,350
• Hand .....	\$525	\$1,050
• Lower jaw .....	\$450	\$900
• Wrist .....	\$400	\$800
• Elbow .....	\$400	\$800
• One finger, toe .....	\$125	\$250
<p>• For a chip fracture, your benefit would be 25% of the amount shown. Chip fractures are those in which a fragment of bone is broken off near a joint at a point where a ligament is attached.</p> <p>• For multiple fractures or dislocations, we will pay for both, up to two times the highest amount.</p> <p>• For your first dislocation, you would receive the amount shown; however, recurrent dislocations of the same joint are not covered.</p>		

## Optional Spouse and Dependent Child(ren) Coverage

You may cover one or all of the eligible dependent members of your family for an additional premium. Eligible dependents include your spouse and ALL dependent children who are younger than age 26.

### ACCIDENTAL INJURIES BENEFITS

• Accident emergency treatment .....	\$400
• X-ray .....	\$150
• Accident follow-up treatment (including transportation)/Telemedicine .....	\$75
(up to six benefits per accident per person, up to twelve a year per person)	

### HOSPITAL CONFINEMENT BENEFIT FOR ACCIDENT OR SICKNESS

Up to three months ..... \$1,500/month (\$50/day)

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

• Accidental death .....	\$5,000
• Loss of a finger or toe	
Single dismemberment .....	\$75
Double dismemberment .....	\$150
• Loss of a hand, foot or sight of an eye	
Single dismemberment .....	\$500
Double dismemberment .....	\$1,000
• Common carrier death (includes school bus for school activities) .....	\$10,000



More than 1 in 4 of  
20-year-olds become  
disabled before  
retirement age.<sup>2</sup>

## Frequently Asked Questions

### Will my disability income payment be reduced if I have other insurance?

Benefits are payable regardless of workers' compensation or any other insurance you may have with other insurance companies. Benefits are payable directly to you (unless you specify otherwise).

### When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your occupation;
- Not, in fact, working at any occupation; and
- Under the regular and appropriate care of a doctor.

### What if I want to return to work part time after I am totally disabled?

You may be able to return to work part time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- You are unable to perform the material and substantial duties of your job for more than half of your normally weekly scheduled hours;
- You are able to work at your job or your place of employment for less than half of your normally weekly scheduled hours;
- Your employer will allow you to return to your job or place of employment for less than half of your normally weekly scheduled hours; and
- You are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least fourteen days immediately prior to your being partially disabled.

### When do disability benefits end?

The Total Disability Benefit will end on the policy anniversary date on or next following your 70th birthday, or when you are no longer considered disabled as defined in the policy, whichever comes first.

The Hospital Confinement benefit increases when the Total Disability Benefit ends.

### Can I keep my coverage if I change jobs?

If you change jobs or retire, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable for life as long as you pay your premiums when they are due or within the grace period.

### How do I file a claim?

Visit ColonialLife.com or call our Policyholder Service Center at 1-800-325-4368 for additional information.

### What is a pre-existing condition?

A pre-existing condition means a sickness or physical condition for which any covered person was treated, received medical advice, or had taken medication within twelve months before the effective date of the policy.

If you are age 65 or older when the policy is issued, pre-existing conditions include only conditions specifically excluded from coverage by the rider.

If you become disabled due to a pre-existing condition, we will not pay for any disability period if it begins during the first twelve months the policy is in force.

### What is the Mental or Nervous Disorder benefit?

This benefit provides coverage for a disability due to a mental or nervous condition. Coverage provides a benefit up to three months per occurrence, with a cumulative lifetime maximum benefit of 24 months.



**For more information, talk with your Colonial Life benefits counselor.**

1. Educator Disability Advantage is the marketing name of the insurance product filed as "Disability Income Insurance Policy."
2. U.S. Social Security Administration, The Faces and Facts of Disability. <https://www.ssa.gov/disabilityfacts/facts.html>. Accessed April 2021.

#### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by or are the result of: Cosmetic Surgery, Felonies and Illegal Occupations, Flying, Hazardous Avocations, Intoxicants and Narcotics, Racing, Semiprofessional or Professional Sports, Substance Abuse, Suicide or Self-Inflicted Injuries, and War or Armed Conflict.

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 NCK1100. 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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FOR EMPLOYEES 8-22 | 1006400-1

**Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.**

**In your lifetime, which of these accidental injuries have happened to you or someone you know?**

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

## **What additional features are included?**

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

## **Will my accident claim payment be reduced if I have other insurance?**

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

## **What if I change employers?**

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable as long as you pay your premiums when they are due or within the grace period.

## **Can my premium change?**

Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued.

## **How do I file a claim?**

Visit [coloniallife.com](http://coloniallife.com) or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

## Initial Care

- Accident Emergency Treatment..... \$150
- Ambulance .....\$400
- X-ray Benefit .....\$50
- Air Ambulance..... \$2,000

## Common Accidental Injuries

Dislocations (Separated Joint)	Non-Surgical	Surgical
Hip	\$6,600	\$13,200
Knee (except patella)	\$3,300	\$6,600
Ankle – Bone or Bones of the Foot (other than Toes)	\$2,640	\$5,280
Collarbone (Sternoclavicular)	\$1,650	\$3,300
Lower Jaw, Shoulder, Elbow, Wrist	\$990	\$1,980
Bone or Bones of the Hand	\$990	\$1,980
Collarbone (Acromioclavicular and Separation)	\$330	\$660
One Toe or Finger	\$330	\$660

Fractures	Non-Surgical	Surgical
Depressed Skull	\$5,500	\$11,000
Non-Depressed Skull	\$2,200	\$4,400
Hip, Thigh	\$3,300	\$6,600
Body of Vertebrae, Pelvis, Leg	\$1,650	\$3,300
Bones of Face or Nose (except mandible or maxilla)	\$770	\$1,540
Upper Jaw, Maxilla	\$770	\$1,540
Upper Arm between Elbow and Shoulder	\$770	\$1,540
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$660	\$1,320
Shoulder Blade, Collarbone, Vertebral Process	\$660	\$1,320
Forearm, Wrist, Hand	\$660	\$1,320
Rib	\$550	\$1,100
Coccyx	\$440	\$880
Finger, Toe	\$220	\$440

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) ..... \$1,000 to \$12,000
- Coma .....\$10,000
- Concussion .....\$150
- Emergency Dental Work .....\$75 Extraction, \$300 Crown, Implant, or Denture
- Lacerations (based on size)..... \$50 to \$800

## Requires Surgery

- Eye Injury.....\$300
- Tendon/Ligament/Rotator Cuff.....\$500 - one, \$1,000 - two or more
- Ruptured Disc .....\$500
- Torn Knee Cartilage .....\$500

## Surgical Care

- Surgery (cranial, open abdominal or thoracic)..... \$1,500
- Surgery (hernia) .....\$150
- Surgery (arthroscopic or exploratory) .....\$250
- Blood/Plasma/Platelets .....\$300



## Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation.....\$500 per round trip up to 3 round trips
- Lodging (family member or companion).....\$125 per night up to 30 days for a hotel/motel lodging costs

## Accident Hospital Care

- Hospital Admission\* .....\$1,500 per accident
- Hospital ICU Admission\* .....\$3,000 per accident
- \* We will pay either the Hospital Admission or Hospital Intensive Care Unit (ICU) Admission, but not both.
- Hospital Confinement .....\$250 per day up to 365 days per accident
- Hospital ICU Confinement .....\$500 per day up to 15 days per accident

## Accident Follow-Up Care

- Accident Follow-Up Doctor Visit .....\$50 (up to 3 visits per accident)
- Medical Imaging Study .....\$250 per accident  
(limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy .....\$35 per treatment up to 10 days
- Appliances .....\$125 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb .....\$500 - one, \$1,000 - more than 1
- Rehabilitation Unit.....\$100 per day up to 15 days per covered accident,  
and 30 days per calendar year.  
Maximum of 30 days per calendar year

## Accidental Dismemberment

- Loss of Finger/Toe .....\$750 – one, \$1,500 – two or more
- Loss or Loss of Use of Hand/Foot/Sight of Eye .....\$7,500 – one, \$15,000 – two or more

## Catastrophic Accident

For severe injuries that result in the total and irrecoverable:

- Loss of one hand and one foot
- Loss of both hands or both feet
- Loss or loss of use of one arm and one leg or
- Loss or loss of use of both arms or both legs
- Loss of the sight of both eyes
- Loss of the hearing of both ears
- Loss of the ability to speak

Named Insured .....\$25,000      Spouse .....\$25,000      Child(ren).....\$12,500

365-day elimination period. Amounts reduced for covered persons age 65 and over.

Payable once per lifetime for each covered person.

## Accidental Death

	Accidental Death	Common Carrier
• Named Insured	\$25,000	\$100,000
• Spouse	\$25,000	\$100,000
• Child(ren)	\$5,000	\$20,000

## Health Screening Benefit

- \$50 per covered person per calendar year

Provides a benefit if the covered person has one of the health screening tests performed.

This benefit is payable once per calendar year per person and is subject to a 30-day waiting period.

### Tests include:

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA125 (blood test for ovarian cancer)
- Carotid doppler
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Skin cancer biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

## My Coverage Worksheet (For use with your Colonial Life benefits counselor)

### Who will be covered? (check one)

- ☐ Employee Only      ☐ Spouse Only      ☐ One Child Only      ☐ Employee & Spouse
- ☐ One-Parent Family, with Employee      ☐ One-Parent Family, with Spouse      ☐ Two-Parent Family

### When are covered accident benefits available? (check one)

- ☐ On and Off -Job Benefits      ☐ Off -Job Only Benefits

## EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: hazardous avocations; felonies or illegal occupations; racing; semi-professional or professional sports; sickness; suicide or self-inflicted injuries; war or armed conflict; in addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of: birth; intoxication.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form Accident 1.0-HS-NC. This is not an insurance contract and only the actual policy provisions will control.

The following summary is included in this booklet for informational purposes only. Open Enrollment for the State of North Carolina Teachers' and State Employees' Health Plan is not part of this benefits plan open enrollment period. Pierce Group Representatives are not authorized to assist employees with their SHP enrollment or make SHP enrollment elections on an employee's behalf.

# 2023 STATE HEALTH PLAN COMPARISON

## Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
<b>Coinsurance</b>	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
<b>Out-of-Pocket Maximum (Combined Medical and Pharmacy)</b>	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
<b>Preventive Services</b>	\$0 (covered at 100%)	N/A	\$0 (covered at 100%)	N/A
<b>Office Visits</b>	\$0 for CPP PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	40% after deductible is met	\$0 for CPP PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP	50% after deductible is met
<b>Specialist Visits</b>	\$40 for CPP Specialist; \$80 for other Specialists	40% after deductible is met	\$47 for CPP Specialist; \$94 for other Specialists	50% after deductible is met
<b>Speech/Occu/Chiro/PT</b>	\$26 for CPP Provider; \$52 for other Providers	40% after deductible is met	\$36 for CPP Provider; \$72 for other Providers	50% after deductible is met
<b>Urgent Care</b>	\$70		\$100	

PCP: Primary Care Provider, CPP: Clear Pricing Project

To find a CPP Provider, visit [www.shpnc.org](http://www.shpnc.org) and click Find a Doctor.

PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Emergency Room (Copay waived w/admission or observation stay)</b>	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
<b>Inpatient Hospital</b>	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
<b>PHARMACY BENEFITS</b>				
<b>Tier 1 (Generic)</b>	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
<b>Tier 2 (Preferred Brand &amp; High-Cost Generic)</b>	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
<b>Tier 3 (Non-preferred Brand)</b>	Deductible/coinsurance		Deductible/coinsurance	
<b>Tier 4 (Low-Cost Generic Specialty)</b>	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
<b>Tier 5 (Preferred Specialty)</b>	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
<b>Tier 6 (Non-preferred Specialty)</b>	Deductible/coinsurance		Deductible/coninsurance	
<b>Preferred Blood Glucose Meters (BGM) and Supplies*</b>	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
<b>Preferred and Non-Preferred Insulin</b>	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
<b>Preventive Medications</b>	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

\* This does not include Continuous Glucose Monitoring Systems or associated supplies. Preferred Continuous Glucose Monitoring Systems and associated supplies are considered a Tier 2 member copay.

# Hospital Confinement Indemnity Insurance

## Plan 2



For more information,  
talk with your  
benefits counselor.

Our Individual Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement** ..... \$ \_\_\_\_\_  
Maximum of one benefit per covered person per calendar year

**Observation room** ..... \$100 per visit  
Maximum of two visits per covered person per calendar year

**Rehabilitation unit confinement** ..... \$100 per day  
Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

**Waiver of premium**  
Available after 30 continuous days of a covered hospital confinement of the named insured

**Outpatient surgical procedure**

■ **Tier 1** ..... \$ \_\_\_\_\_

■ **Tier 2** ..... \$ \_\_\_\_\_

Maximum of \$ \_\_\_\_\_ per covered person per calendar year for all covered outpatient surgical procedures combined

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your policy.

### Tier 1 outpatient surgical procedures

- **Breast**
  - Axillary node dissection
  - Breast capsulotomy
  - Lumpectomy
- **Cardiac**
  - Pacemaker insertion
- **Digestive**
  - Colonoscopy
  - Fistulotomy
  - Hemorrhoidectomy
  - Lysis of adhesions
- **Skin**
  - Laparoscopic hernia repair
  - Skin grafting
- **Ear, nose, throat, mouth**
  - Adenoidectomy
  - Removal of oral lesions
  - Myringotomy
  - Tonsillectomy
  - Tracheostomy
  - Tympanotomy
- **Gynecological**
  - Dilation and curettage (D&C)
  - Endometrial ablation
  - Lysis of adhesions
- **Liver**
  - Paracentesis
- **Musculoskeletal system**
  - Carpal/cubital repair or release
  - Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
  - Removal of orthopedic hardware
  - Removal of tendon lesion



## Tier 2 outpatient surgical procedures

### ■ Breast

- Breast reconstruction
- Breast reduction

### ■ Cardiac

- Angioplasty
- Cardiac catheterization

### ■ Digestive

- Exploratory laparoscopy
- Laparoscopic appendectomy
- Laparoscopic cholecystectomy

### ■ Ear, nose, throat, mouth

- Ethmoidectomy
- Mastoidectomy
- Septoplasty
- Stapedectomy
- Tympanoplasty

### ■ Eye

- Cataract surgery
- Corneal surgery (penetrating keratoplasty)
- Glaucoma surgery (trabeculectomy)
- Vitrectomy

### ■ Gynecological

- Hysterectomy
- Myomectomy

### ■ Musculoskeletal system

- Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
- Arthroscopic shoulder surgery
- Clavicle resection
- Dislocations (open reduction with internal fixation)
- Fracture (open reduction with internal fixation)
- Removal or implantation of cartilage
- Tendon/ligament repair

### ■ Thyroid

- Excision of a mass

### ■ Urologic

- Lithotripsy



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## THIS POLICY PROVIDES LIMITED BENEFITS.

### EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, or war. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. Pre-existing conditions are those conditions whether diagnosed or not, for which a covered person received medical advice, diagnosis or care, or treatment was received or recommended within the one-year period immediately preceding the effective date of the policy. If a covered person is 65 or older when the policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000-NC. This is not an insurance contract and only the actual policy provisions will control.

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# Hospital Confinement Indemnity Insurance

## Plan 3



For more information,  
talk with your  
benefits counselor.

Our Individual Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement** ..... \$ \_\_\_\_\_  
Maximum of one benefit per covered person per calendar year

**Observation room** ..... \$100 per visit  
Maximum of two visits per covered person per calendar year

**Rehabilitation unit confinement** ..... \$100 per day  
Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

**Waiver of premium**  
Available after 30 continuous days of a covered hospital confinement of the named insured

**Diagnostic procedure**

■ Tier 1	\$250
■ Tier 2	\$500

Maximum of \$500 per covered person per calendar year for all covered diagnostic procedures combined

**Outpatient surgical procedure**

■ Tier 1	\$ _____
■ Tier 2	\$ _____

Maximum of \$ \_\_\_\_\_ per covered person per calendar year for all covered outpatient surgical procedures combined

The following is a list of common diagnostic procedures that may be covered.

### Tier 1 diagnostic procedures

- **Breast**
  - Biopsy (incisional, needle, stereotactic)
- **Diagnostic radiology**
  - Nuclear medicine test
- **Digestive**
  - Barium enema/lower GI series
  - Barium swallow/upper GI series
  - Esophagogastroduodenoscopy (EGD)
- **Ear, nose, throat, mouth**
  - Laryngoscopy
- **Gynecological**
  - Amniocentesis
  - Cervical biopsy
  - Cone biopsy
  - Endometrial biopsy
  - Hysteroscopy
  - Loop electrosurgical excisional procedure (LEEP)

- **Liver** – biopsy
- **Lymphatic** – biopsy
- **Miscellaneous**
  - Bone marrow aspiration/biopsy
- **Renal** – biopsy
- **Respiratory**
  - Biopsy
  - Bronchoscopy
  - Pulmonary function test (PFT)
- **Skin**
  - Biopsy
  - Excision of lesion
- **Thyroid** – biopsy
- **Urologic**
  - Cystoscopy

### Tier 2 diagnostic procedures

- **Cardiac**
  - Angiogram
  - Arteriogram
  - Thallium stress test
  - Transesophageal echocardiogram (TEE)
- **Diagnostic radiology**
  - Computerized tomography scan (CT scan)
  - Electroencephalogram (EEG)
  - Magnetic resonance imaging (MRI)
  - Myelogram
  - Positron emission tomography scan (PET scan)

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your policy.

### Tier 1 outpatient surgical procedures

- **Breast**
  - Axillary node dissection
  - Breast capsulotomy
  - Lumpectomy
- **Cardiac**
  - Pacemaker insertion
- **Digestive**
  - Colonoscopy
  - Fistulotomy
  - Hemorrhoidectomy
  - Lysis of adhesions
- **Skin**
  - Laparoscopic hernia repair
  - Skin grafting
- **Ear, nose, throat, mouth**
  - Adenoidectomy
  - Removal of oral lesions
  - Myringotomy
  - Tonsillectomy
  - Tracheostomy
  - Tympanotomy
- **Gynecological**
  - Dilation and curettage (D&C)
  - Endometrial ablation
  - Lysis of adhesions
- **Liver**
  - Paracentesis
- **Musculoskeletal system**
  - Carpal/cubital repair or release
  - Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
  - Removal of orthopedic hardware
  - Removal of tendon lesion

### Tier 2 outpatient surgical procedures

- **Breast**
  - Breast reconstruction
  - Breast reduction
- **Cardiac**
  - Angioplasty
  - Cardiac catheterization
- **Digestive**
  - Exploratory laparoscopy
  - Laparoscopic appendectomy
  - Laparoscopic cholecystectomy
- **Ear, nose, throat, mouth**
  - Ethmoidectomy
  - Mastoidectomy
  - Septoplasty
  - Stapedectomy
  - Tympanoplasty
- **Eye**
  - Cataract surgery
  - Corneal surgery (penetrating keratoplasty)
  - Glaucoma surgery (trabeculectomy)
  - Vitrectomy
- **Gynecological**
  - Hysterectomy
  - Myomectomy
- **Musculoskeletal system**
  - Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
  - Arthroscopic shoulder surgery
  - Clavicle resection
  - Dislocations (open reduction with internal fixation)
  - Fracture (open reduction with internal fixation)
  - Removal or implantation of cartilage
  - Tendon/ligament repair
- **Thyroid**
  - Excision of a mass
- **Urologic**
  - Lithotripsy

### EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, or war. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. Pre-existing conditions are those conditions whether diagnosed or not, for which a covered person received medical advice, diagnosis or care, or treatment was received or recommended within the one-year period immediately preceding the effective date of the policy. If a covered person is 65 or older when the policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000-NC. This is not an insurance contract and only the actual policy provisions will control.

# Hospital Confinement Indemnity Insurance

## Health Screening



For more information,  
talk with your  
benefits counselor.

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Individual Medical Bridge<sup>SM</sup> insurance’s health screening benefit can help pay for health and wellness tests you have each year.

Health screening ..... \$ \_\_\_\_\_

Maximum of one health screening test per covered person per calendar year;  
subject to a 30-day waiting period

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Carotid Doppler
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

Waiting period means the first 30 days following any covered person’s policy coverage effective date, during which no benefits are payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000 (including state abbreviations where used, for example: IMB7000-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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# Hospital Confinement Indemnity Insurance

## Medical Treatment Package



The medical treatment package for Individual Medical Bridge<sup>SM</sup> coverage can help pay for deductibles, co-payments and other out-of-pocket expenses related to a covered accident or covered sickness.

The medical treatment package paired with Plan 2 or Plan 3 provides the following benefits:

**Air ambulance** ..... \$1,000  
Maximum of one benefit per covered person per calendar year

**Ambulance** ..... \$100  
Maximum of one benefit per covered person per calendar year

**Appliance** ..... \$100  
Maximum of one benefit per covered person per calendar year

**Doctor's office visit** ..... \$25 per visit  
Maximum of three visits per calendar year for named insured coverage or  
maximum of five visits per calendar year for all covered persons combined

**Emergency room visit** ..... \$100 per visit  
Maximum of two visits per covered person per calendar year

**X-ray** ..... \$25 per benefit  
Maximum of two benefits per covered person per calendar year

For more information,  
talk with your  
benefits counselor.

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**THIS POLICY PROVIDES LIMITED BENEFITS.**

**EXCLUSIONS**

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, or war.

This information is not intended to be a complete description of the insurance coverage available. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form IMB7000-NC. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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# Hospital Confinement Indemnity Insurance

## Optional Riders



Individual Medical Bridge<sup>SM</sup> offers two optional benefit riders – the daily hospital confinement rider and the enhanced intensive care unit confinement rider. For an additional cost, these riders can help provide extra financial protection to help with out-of-pocket medical expenses.

**Daily hospital confinement rider** ..... **\$100 per day**  
Per covered person per day of hospital confinement  
Maximum of 365 days per covered person per confinement

**Enhanced intensive care unit confinement rider** ..... **\$500 per day**  
Per covered person per day of intensive care unit confinement  
Maximum of 30 days per covered person per confinement

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

For more information,  
talk with your  
benefits counselor.

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### EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, or war. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. Pre-existing conditions are those conditions whether diagnosed or not, for which a covered person received medical advice, diagnosis or care, or treatment was received or recommended within the one-year period immediately preceding the effective date of the policy. If a covered person is 65 or older when the policy is issued, pre-existing conditions will include only conditions specifically eliminated by rider.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to rider numbers R-DHC7000-NC and R-EIC7000-NC. This is not an insurance contract and only the actual policy or rider provisions will control.

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# Term Life Insurance



## Life insurance protection when you need it most

Life insurance needs change as life circumstances change. You may need different coverage if you're getting married, buying a home or having a child.

Term life insurance from Colonial Life provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages when obligations are higher, such as while children are younger. It's also a good option for families on a tight budget — especially since you can convert it to a permanent cash value plan later.

### With this coverage:

- A beneficiary can receive a benefit that is typically free from income tax.
- The policy's accelerated death benefit can pay a percentage of the death benefit if the covered person is diagnosed with a terminal illness.
- You can convert it to a Colonial Life cash value insurance plan, with no proof of good health, to age 75.
- Coverage is guaranteed renewable up to age 95 as long as premiums are paid when due.
- Portability allows you to take it with you if you change jobs or retire.

Talk with your  
Colonial Life  
benefits counselor  
to learn more.

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Spouse coverage options	Dependent coverage options
<b>Two options are available for spouse coverage at an additional cost:</b> <ol style="list-style-type: none"><li>1. Spouse Term Life Policy: Offers guaranteed premiums and level death benefits equivalent to those available to you —whether or not you buy a policy for yourself.</li><li>2. Spouse Term Life Rider: Add a term rider for your spouse to your policy, up to a maximum death benefit of \$50,000; 10-year and 20-year are available (20-year rider only available with a 20- or 30-year term policy).</li></ol>	<p>You may add a Children's Term Life Rider to cover all of your eligible dependent children with up to \$20,000 in coverage each for one premium.</p> <p>The Children's Term Life Rider may be added to either the primary or spouse policy, not both.</p>

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid, without interest. Product may vary by state. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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7-19 | NS-16570-1

# How much coverage do you need?

☐ **YOU** \$ \_\_\_\_\_

Select the term period:

- ☐ 10-year
- ☐ 15-year
- ☐ 20-year
- ☐ 30-year

☐ **SPOUSE** \$ \_\_\_\_\_

Select the term period:

- ☐ 10-year
- ☐ 15-year
- ☐ 20-year
- ☐ 30-year

## Select any optional riders:

- ☐ Spouse term life rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period
- ☐ Children's term life rider  
\$ \_\_\_\_\_ face amount
- ☐ Accidental death benefit rider
- ☐ Chronic care accelerated death benefit rider
- ☐ Critical illness accelerated death benefit rider
- ☐ Waiver of premium benefit rider

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

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## Optional riders

At an additional cost, you can purchase the following riders for even more financial protection.

### Spouse term life rider

Your spouse may receive a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

### Children's term life rider

You can purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

### Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

### Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.<sup>1</sup> A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living.<sup>2</sup> Premiums are waived during the benefit period.

### Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.<sup>1</sup> A subsequent diagnosis benefit is included.

### Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period.<sup>3</sup>

<sup>1</sup> Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

<sup>2</sup> Activities of daily living are bathing, continence, dressing, eating, toileting and transferring.

<sup>3</sup> You must resume premium payments once you are no longer disabled.

## EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

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 forms ICC18-ITL5000/ITL5000 and rider forms ICC18-R-ITL5000-STR/R-ITL5000-STR, ICC18-R-ITL5000-CTR/R-ITL5000-CTR, ICC18-R-ITL5000-WP/R-ITL5000-WP, ICC18-R-ITL5000-ACCD/R-ITL5000-ACCD, ICC18-R-ITL5000-CI/R-ITL5000-CI, ICC18-R-ITL5000-CC/R-ITL5000-CC. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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# Whole Life Plus Insurance

You can't predict your family's future, but you can be prepared for it.

Give your family peace of mind and coverage for final expenses with Whole Life Plus insurance from Colonial Life.

## BENEFITS AND FEATURES

- ✓ Choose the age when your premium payments end — Paid-Up at Age 70 or Paid-Up at Age 100
- ✓ Stand-alone spouse policy available even without buying a policy for yourself
- ✓ Ability to keep the policy if you change jobs or retire
- ✓ Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness<sup>2</sup>
- ✓ Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- ✓ Provides cash surrender value at age 100 (when the policy ends)

## ADDITIONAL COVERAGE OPTIONS

### Spouse term rider

Cover your spouse with a death benefit up to \$50,000, for 10 or 20 years.

### Juvenile Whole Life Plus policy

Purchase a policy (paid-up at age 70) while children are young and premiums are low — whether or not you buy a policy for yourself. You may also increase the coverage when the child is 18, 21 and 24 without proof of good health.

### Children's term rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term rider may be added to either your policy or your spouse's policy — not both.

## ADVANTAGES OF WHOLE LIFE PLUS INSURANCE

- Permanent coverage that stays the same through the life of the policy
- Premiums will not increase due to changes in health or age
- Accumulates cash value based on a non-forfeiture interest rate of 3.75%<sup>1</sup>
- Policy loans available, which can be used for emergencies
- Benefit for the beneficiary that is typically tax-free



Your cost will vary based on the amount of coverage you select.



## Benefits worksheet

For use with your benefits counselor

### How much coverage do you need?

☐ **YOU** \$ \_\_\_\_\_

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

☐ **SPOUSE** \$ \_\_\_\_\_

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

☐ **DEPENDENT STUDENT**  
\$ \_\_\_\_\_

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

### Select any optional riders:

☐ Spouse term rider  
\$ \_\_\_\_\_ face amount  
for \_\_\_\_\_-year term period

☐ Children's term rider  
\$ \_\_\_\_\_ face amount

☐ Accidental death benefit rider

☐ Chronic care accelerated  
death benefit rider

☐ Critical illness accelerated  
death benefit rider

☐ Guaranteed purchase  
option rider

☐ Waiver of premium  
benefit rider



To learn more, talk with  
your benefits counselor.

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## ADDITIONAL COVERAGE OPTIONS (CONTINUED)

### Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

### Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.<sup>2</sup> A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

### Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.<sup>2</sup> A subsequent diagnosis benefit is included.

### Guaranteed purchase option rider

This rider allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. The rider may only be added if you are age 50 or younger when you purchase the policy. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

### Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

1. Accessing the accumulated cash value reduces the death benefit by the amount accessed, unless the loan is repaid. Cash value will be reduced by any outstanding loans against the policy.
2. Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

**EXCLUSIONS AND LIMITATIONS:** If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

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 forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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FOR EMPLOYEES 6-21 | 642298



# PIERCE GROUP BENEFITS

## ADDITIONAL BENEFITS

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### THE FSASTORE

**FLEX SPENDING WITH ZERO GUESSWORK**

**Your Health, Your Funds, Your Choice**

Take control of your health and wellness with guaranteed FSA-eligible essentials. Pierce Group Benefits partners with the FSAstore to provide one convenient location for Flexible Spending Account holders to manage and use their FSA funds, and save on more than 4,000 health and wellness products using tax-free health money. Through our partnership, we're also here to help answer the many questions that come along with having a Flexible Spending Account!



**FSAstore®**

- The largest selection of guaranteed FSA-eligible products
- Phone and live chat support available 24 hours a day / 7 days a week
- Fast and free shipping on orders over \$50
- Use your FSA card or any other major credit card for purchases

#### **Other Great FSAstore Resources Available To You**

- **Eligibility List**: A comprehensive list of eligible products and services
- **FSA Calculator**: Estimate how much you can save with an FSA
- **Learning Center**: Easy tips and resources for living with an FSA
- **Savings Center**: Where you can save even more on FSA-eligible essentials
- **FSAPerks**: Take your health and funds further with the FSAstore rewards program

Shop FSA Eligible Products Through Our Partnership with The FSA Store!

**BONUS: Get \$20 off any order of \$150+ with code PGB20FSA  
(one use per customer).**

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**General Notice of COBRA Continuation Coverage Rights**  
**\*\* Continuation Coverage Rights Under COBRA \*\***

**Introduction**

You are receiving this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

**What is COBRA continuation coverage?**

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Bertie County Schools, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

**When is COBRA continuation coverage available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Bertie County Schools at 715 US Highway 13 North, Windsor, NC 27983. Applicable documentation will be required i.e. court order, certificate of coverage etc.**

**How is COBRA continuation coverage provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

***Disability extension of 18-month period of COBRA continuation coverage***

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

***Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

**Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

**If you have questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

**Keep your Plan informed of address changes**

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

**Plan Contact Information****Bertie County Schools**

Attn: Michael White  
715 US Highway 13 North  
Windsor, NC 27983  
[mwhite@bertie.k12.nc.us](mailto:mwhite@bertie.k12.nc.us)

**COBRA Administrator for Dental Coverage****Interactive Medical Systems**

PO Box 1349  
Wake Forest, NC 27588

**COBRA Administrator for Vision Coverage****Superior Vision**

Attn: COBRA  
11101 White Rock Road  
Rancho Cordova, CA 95670  
Phone: (800) 923-6766  
Fax: (800) 469-3888

**COBRA Administrator for FSA Coverage****Ameriflex**

2508 Highlander Way, Suite 200  
Carrollton, TX 75006  
Phone: (888) 868-3539  
Fax: (609) 257-0136

## Authorization for Colonial Life & Accident Insurance Company

For the purpose of evaluating my application(s) for insurance submitted during the current enrollment and eligibility for benefits under any insurance issued including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application(s), I hereby authorize the disclosure of the following information about me and, if applicable, my dependents, from the sources listed below to Colonial Life & Accident Insurance Company (Colonial) and its duly authorized representatives.

Health information may be disclosed by any health care provider or institution, health plan or health care clearinghouse that has any records or knowledge about me including prescription drug database or pharmacy benefit manager, or ambulance or other medical transport service. Health information may also be disclosed by any insurance company, Medicare or Medicaid agencies or the Medical Information Bureau (MIB). Health information includes my entire medical record, but does not include psychotherapy notes. Non-health information including earnings or employment history deemed appropriate by Colonial to evaluate my application may be disclosed by any person or organization that has these records about me, including my employer, employer representative and compensation sources, insurance company, financial institution or governmental entities including departments of public safety and motor vehicle departments.

Any information Colonial obtains pursuant to this authorization will be used for the purpose of evaluating my application(s) for insurance or eligibility for benefits. Some information obtained may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. Colonial will not disclose the information unless permitted or required by those laws.

This authorization is valid for two (2) years from its execution and a copy is as valid as the original. A copy will be included with my contract(s) and I or my authorized representative may request access to this information. This authorization may be revoked by me or my authorized representative at any time except to the extent Colonial has relied on the authorization prior to notice of revocation or has a legal right to contest coverage under the contract(s) or the contract itself. If revoked, Colonial may not be able to evaluate my application(s) for insurance or eligibility for benefits as necessary to issue my contract(s). I may revoke this authorization by sending written notice to: Colonial Life & Accident Insurance Company, Underwriting Department, P.O. Box 1365, Columbia, SC 29202.

You may refuse to sign this form; however, Colonial may not be able to issue your coverage. I am the individual to whom this authorization applies or that person's legal Guardian, Power of Attorney Designee, or Conservator.

\_\_\_\_\_  
(Printed name of individual  
subject to this disclosure)

\_\_\_\_\_  
(Social Security  
Number)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date Signed)

If applicable, I signed on behalf of the proposed insured as \_\_\_\_\_ (indicate relationship). If legal Guardian, Power or Attorney Designee, or Conservator.

\_\_\_\_\_  
(Printed name of legal representative)

\_\_\_\_\_  
(Signature of legal representative)

\_\_\_\_\_  
(Date Signed)

**Notice of Insurance Information Practices**

We collect Non Public Information (NPI) about our customers to provide them with insurance products and services. This may include telephone number, address, date of birth, occupation, income and health history. We may receive NPI from your applications and forms, medical providers, other insurers, employers, insurance support organizations, and service providers.

We share the types of NPI described above primarily with people who perform insurance, business, and professional services for us, such as helping us pay claims and detect fraud. We may share NPI with medical providers for insurance and treatment purposes. We may share NPI with an insurance support organization. The organization may retain the NPI and disclose it to others for whom it performs services. In certain cases, we may share NPI with group policyholders for reporting and auditing purposes. We may share NPI with parties to a proposed or final sale of insurance business or for study purposes. We may also share NPI when otherwise required or permitted by law, such as sharing with governmental or other legal authorities. When legally necessary, we ask your permission before sharing NPI about you. Our practices apply to our former, current and future customers.

Please be assured we do not share your health NPI to market any product or service. We also do not share any NPI to market non-financial products and services. For example, we do not sell your name to catalog companies.

The law allows us to share NPI as described above (except health information) will affiliates to market financial products and services. The law does not allow you to restrict these disclosures. We may also share with companies that help us market our insurance products and services, such as vendors that provide mailing services to us. We may share with other financial institutions to jointly market financial products and services. When required by law, we ask your permission before we share NPI for marketing purposes.

When other companies help us conduct business, we expect them to follow applicable privacy laws. We do not authorize them to use or share NPI except when necessary to conduct the work they are performing for us or to meet regulatory or other governmental requirements.

Our affiliated companies, including insurers and insurance service providers, may share NPI about you with each other. The NPI might not be directly related to our transaction or experience with you. It may include financial or other personal information such as employment history. Consistent with the Fair Credit Reporting Act, we ask your permission before sharing NPI that is not directly related to our transaction or experience with you.

We have physical, electronic and procedural safeguards that protect the confidentiality and security of NPI. We give access only to employees who need to know the NPI to provide insurance products or services to you.

You may request access to certain NPI we collect to provide you with insurance products and services. You must make your request in writing and send it to the address below. The letter should include your full name, address, telephone number and policy number if we have issued a policy. If you request, we will send copies of the NPI to you. If the NPI includes health information, we may provide the health information to you through a health care provider you designate. We will also send you information related to disclosures. We may charge a reasonable fee to cover our copying costs. This section applies to NPI we collect to provide you with coverage. It does not apply to NPI we collect in anticipation of a claim or civil or criminal proceeding.

If you believe NPI we have about you is incorrect, please write us. Your letter should include your full name, address, telephone number and policy number if we have issued a policy. Your letter should also explain why you believe the NPI is inaccurate. If we agree with you, we will correct the NPI and notify you of the correction. We will also notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is correct. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we may have disclosed the disputed NPI to that person in the past two years.

If we decide not issued coverage to you, we will provide you with the specific reason(s) for our decision. We will also tell you how to access and correct certain NPI.

To receive our complete privacy notice, including more information about our information-sharing, access and correction practices, write to our parent company: Privacy Officer, UnumProvident Corporation, 2211 Congress Street, M347, Portland, Maine 04122. For additional information about our commitment to privacy, visit [www.coloniallife.com](http://www.coloniallife.com).  
NIP

**DISCLOSURE NOTICE CONCERNING THE MEDICAL INFORMATION BUREAU.**

Information regarding your insurability will be treated as confidential. Colonial or its reinsurer(s) may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such company, the Bureau, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedure set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is: 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone (617) 426-3660.

Colonial or its reinsurers may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.



# I'm Leaving, Now What?



## State Health Insurance

Under certain qualifying events, employees and dependents have the opportunity to continue coverage for 18-36 months under the COBRA Act. Please contact the State Health Plan at 1-877-679-6272.

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If you are retiring, you must either log in to [www.myncretirement.com](http://www.myncretirement.com) or call 1-877-679-6272.

## Other Benefits

If you wish to continue coverage of any of the following benefits, Pierce Group Benefits will be happy to serve you:

- 
- *Dental and Vision Insurance*
  - *Group Term Life Insurance*
  - *Supplemental/Voluntary Insurances - Cancer, Disability, Life, etc.*
  - *Flexible Spending Accounts*



Please visit [www.piercegroupbenefits.com/individualfamily](http://www.piercegroupbenefits.com/individualfamily)

or call **888-662-7500** for more information on these policies, as well as to enroll/continue your benefits. You may also click on the "Individual & Family" button on the Pierce Group Benefits homepage, [www.piercegroupbenefits.com](http://www.piercegroupbenefits.com) to access this information.

## Transferring from one Employer to Another?

If you are transferring from a current PGB client to another, some benefits may be eligible for transfer. Please call 888-662-7500 and a Service Specialist will be glad to help you.

### AMERIFLEX - FLEXIBLE SPENDING ACCOUNTS

- **Customer Service:** 1-888-868-3539
- **Website:** [www.myameriflex.com](http://www.myameriflex.com)
- **Claims Mailing Address:** P.O. Box 269009, Plano, TX 75026

#### MANAGE YOUR ACCOUNT ONLINE OR DOWNLOAD THE MYAMERIFLEX MOBILE APP

- Check your Balance
- Submit a Claim
- Check Claim Status
- Mark Your Card Lost or Stolen

### SUN LIFE - DENTAL INSURANCE

- **Customer Service:** 1-800-247-6875
- **Website:** [www.sunlife.com/us](http://www.sunlife.com/us)

### SUPERIOR - VISION INSURANCE

- **Customer Service:** 1-800-507-3800
- **Website:** [www.superiorvision.com](http://www.superiorvision.com)

### CALL A DOCTOR PLUS - TELEMEDICINE

*See the inside of your benefit booklet for information on how to set up your account and contact Call A Doctor Plus!*

### NORTH CAROLINA STATE HEALTH PLAN

- **Customer Service:** 1-888-234-2416
- **Website:** <http://shpnc.org>

### HEALTH ADVOCATE EMPLOYEE ASSISTANCE + WORK/LIFE PROGRAMS (included with Group Term Life Plan)

**EAP:** 1-888-645-1772 or [ColonialLife.com/EAP](http://ColonialLife.com/EAP)

**Life Planning Services:** 1-800-422-5142 or [HealthAdvocate.com/members](http://HealthAdvocate.com/members)  
(Organization: Colonial Life-Life Planning)

### TO VIEW YOUR BENEFITS ONLINE

Visit [www.piercergrouppenefits.com/  
bertiecountyschools](http://www.piercergrouppenefits.com/bertiecountyschools)

For additional information concerning plans offered to employees of Bertie County Schools, please contact our North Carolina Service Center at 1-888-662-7500, ext. 100

## COLONIAL LIFE

### VISIT COLONIALLIFE.COM TO SET UP YOUR PERSONAL ACCOUNT

- **Website:** [www.coloniallife.com](http://www.coloniallife.com)
- **Customer Service & Wellness Screenings:** 1-800-325-4368
- **Claims Fax:** 1-800-880-9325
- **TDD for hearing impaired customers call:** 1-800-798-4040

If you wish to file a Wellness/Cancer Screening claim for a test performed within the past 18 months, you need the name and date of the test performed as well as your doctor's name and phone number. Colonial also needs to know if this is for you or another covered individual and their name and social security number. You may:

- **FILE BY PHONE!** Call 1-800-325-4368 and provide the information requested by Colonial's Automated Voice Response System, 24 hours per day, 7 days a week, or
- **SUBMIT ON THE INTERNET** using the Wellness Claim Form at [www.coloniallife.com](http://www.coloniallife.com), or
- Write your name, address, social security number and/or policy/certificate number on your bill and indicate "Wellness Test." Fax this to Colonial at 1-800-880-9325 or MAIL to PO Box 100195, Columbia, SC 29202

If your Wellness/Cancer Screening test was more than 18 months ago, you must fax or mail Colonial a copy of the bill or statement from your doctor indicating the type of procedure performed, the charge incurred and the date of service. Please write your full name, social security number, and current address on the bill.

Please Note: If your cancer policy includes a second part to the screening benefit, bills for tests covered and a copy of the diagnostic report (reflecting the abnormal reading of your first test) must be mailed or faxed to us for benefits to be provided.

When you terminate employment, you have the opportunity to continue your Colonial coverage either through direct billing or automatic payment through your bank account. Please contact Colonial at 1-800-325-4368 to request the continuation of benefits form.



# CONTACT INFORMATION