

Colonial Life®

2026-2027 Voluntary Benefits

For more information, scan the QR code:

Colonial Life



Accident Insurance

Helps cover the costs of an injury

Our accident coverage provides stronger financial protection to help cover out-of-pocket costs resulting from a covered accident or injury so you can focus on recovery.

Benefit features

- Covers 80+ injuries and services for a wide range of accidents, from everyday mishaps to catastrophic events
- Provides a set benefit amount based on the injury and treatment needed, regardless of other insurance coverage
- Provides benefits that are payable to you in a lump sum, with the flexibility to use it where it's needed the most
- Offers coverage for you, your spouse and eligible dependent children
- No health questions required to qualify for coverage

To learn more about Colonial Life accident insurance, visit ColonialLife.com/accident-flyer

For more details, talk with your Colonial Life benefits counselor.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

Some plans are compatible with HSA guidelines and other HSA plans in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for accident insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms Accident 1.0-NS, Accident 1.0-HS, ACCPOL, GACC1.0-P, GAC4100-P and IAC4000, and certificate forms GACC1.0-C and GAC4100-C (including state abbreviations where used, for example: Accident 1.0-NS-TX, GACC1.0-P-EE-TX, GACC1.0-C-EE-TX, GAC4100-P-TX, GAC4100-C-TX and IAC4000-TX). Not applicable to policy form GAC4100-P-OR or certificate form GAC4100-C-OR. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

NOT FOR USE IN AZ, KY, NM, NY, and WA.

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Colonial Life

Disability Insurance

Helps protect your income



If a covered accident or sickness prevents you from earning a paycheck, our disability insurance can provide a monthly benefit to help cover your ongoing expenses.

Benefit features

- Tailor the amount of disability coverage to fit your specific needs
- Receive benefits regardless of any other insurance or state-paid medical leave benefits
- Get benefits payable to you with the flexibility to use them where they're needed the most
- Qualify for partial disability benefits if they're available and part-time work is an option
- Allows for coverage without having to answer health questions in some cases*

Common causes of disabilities

- Pregnancy and childbirth
- Accidents and fractures
- Back and joint disorders
- Cancer
- Heart attacks and stroke

To learn more about Colonial Life Disability Insurance, visit ColonialLife.com/disability-flyer.

For more details, talk with your Colonial Life benefits counselor.

* Benefits may be subject to a pre-existing condition provision.

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 ISTD3000, GDIS-P and certificate form GDIS-C (including state abbreviations where used, for example: GDIS-P-TX and GDIS-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. NOT FOR USE IN AZ, KY, NM, NY.

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Colonial Life

Critical Illness Insurance*

Ease the stress of unexpected illness



Our coverage can help with your expenses if you're diagnosed with a covered critical illness, so you can focus on your treatment, care and recovery.

Benefit features

- Offers a lump-sum benefit[1] payable directly to you, with the flexibility to use where it's needed the most
- Provides coverage for you, your spouse and eligible dependent children
- Allows for coverage up to certain amounts without having to answer health questions[1]

Common covered illnesses[2]

- Heart attack
- Stroke
- Major organ failure
- Coronary artery disease
- Cancer
- Coma

To learn more about Colonial Life critical illness insurance, visit ColonialLife.com/critical-illness-flyer.

For more details, talk with your Colonial Life benefits counselor.

*In North Carolina, group critical illness insurance is referred to as group specified disease insurance.

1 Benefits may be subject to a preexisting condition provision.

2 Please refer to the policy for complete definitions of covered conditions.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage. This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms GCI6000-P, CI-1.0, and GCC1.0-P and certificate forms GCI6000-C and GCC1.0-C (including state abbreviations where used, for example: GCI6000-C-AU-TX, GCI6000-P-AU-TX, GCI6000-C-EE-TX, GCI6000-P-EE-TX, CI-1.0-TX, GCC1.0-C-AU-TX, GCC1.0-P-AU-TX, GCC1.0-C-EE-TX, GCC1.0-P-EE-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. NOT FOR USE IN AZ, KY, NM, NY, OR and WA.

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Colonial Life®

Group Hospital Indemnity Insurance

Plan 1 (HSA-Compliant)



For more information, talk with your benefits counselor.

ColonialLife.com

Group Medical Bridge Insurance can help with medical costs associated with a hospital stay that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement ..... **$1,000.00 or $2,000.00 per day**

Maximum of one day per covered person per calendar year

Waiver of premium

Available after 30 continuous days of a covered confinement of the named insured

☑ **Daily hospital confinement** ..... **$100 per day**

Maximum of 365 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.

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines and any other HSA plan that a covered family member may participate in. It may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Group Medical Bridge offers an HSA-compatible plan in most states.

PA: "Hospital Confinement Admission" benefit replaces the "Hospital Confinement" benefit

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This insurance is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations. (a) alcoholism or drug addiction; (b) dental procedures; (c) elective procedures and cosmetic surgery; (d) felonies or illegal occupations; (e) mental or nervous disorders; (f) pregnancy of a dependent child; (g) suicide or injuries which any covered person intentionally does to himself or herself; or (h) war. We will not pay benefits for hospital confinement (i) due to giving birth within the first nine months after the effective date of the policy or (j) for a newborn who is neither injured nor sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

PRE-EXISTING CONDITION LIMITATIONS

(l) We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition. (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement and Specified Critical Illness.

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 formGMB7000-P and certificate form GMB7000-C (including state abbreviations where applicable, such as policy forms GMB7000-P-AU-TX and GMB7000-P-EE-TX, and certificate forms GMB7000-C-AU-TX and GMB7000-C-EE-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 form #101733.

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Hc

Colonial Life



Whole Life Insurance

Financial protection that can last a lifetime

Our whole life insurance offers dependable lifetime coverage and accumulates cash value to help you and your loved ones during challenging times.

Benefit features

- Helps pay for your final expenses
- Provides benefit payments that are typically tax-free
- Allows for coverage up to certain amounts without having to answer health questions
- Accumulates cash value at a guaranteed rate, which can be used during times of need
- Offers a $3,000 advance claim payment that can help your designated beneficiary pay for expenses such as funeral costs

To learn more about Colonial Life whole life insurance, visit ColonialLife.com/whole-life-flyer.

For more details, talk with your Colonial Life benefits counselor.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. Applicable to policy forms ICC19-IWL5000-70, ICC19-IWL5000-100, ICC19-IWL5000J, IWL5000-70, IWL5000-100, IWL5000J (including state abbreviations where used, for example: IWL5000-70-FL, IWL5000-100-FL, IWL5000J-FL). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Deductions per year: 26

Group Accident (GAC4100) for IL

Applicable to policy forms GAC4100-P,GAC4100-C

- Additional Benefits: Accident Hospital Benefits Premier, Active Lifestyles, Wellbeing Assistance Max - $100

On/Off-Job Accident Coverage

BENEFIT LEVEL	AD&D BENEFIT LEVEL	ISSUE AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND DEPENDENT CHILD(REN)	EMPLOYEE, SPOUSE AND DEPENDENT CHILD(REN)
Premier	Premier	17-99	$6.33	$10.48	$13.49	$17.70

Group Disability for IL AA Risk Class

Applicable to policy forms GDIS-P & GDIS-C

- Off-Job Accident and Off-Job Sickness

3 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	$1,000*	$1,500*	$2,000*	$2,500*	$3,000*
7 days Accident/7 days Sickness	17-49	$10.06	$15.09	$20.12	$25.15	$30.18
	50-64	$11.54	$17.31	$23.08	$28.85	$34.62
	65-74	$13.98	$20.98	$27.97	$34.96	$41.95
14 days Accident/14 days Sickness	17-49	$6.51	$9.76	$13.02	$16.27	$19.52
	50-64	$7.85	$11.77	$15.69	$19.62	$23.54
	65-74	$9.97	$14.95	$19.94	$24.92	$29.91

*monthly benefit amount

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	$1,000*	$1,500*	$2,000*	$2,500*	$3,000*
7 days Accident/7 days Sickness	17-49	$12.65	$18.97	$25.29	$31.62	$37.94
	50-64	$16.80	$25.20	$33.60	$42.00	$50.40
	65-74	$21.83	$32.75	$43.66	$54.58	$65.49
14 days Accident/14 days Sickness	17-49	$8.95	$13.43	$17.91	$22.38	$26.86
	50-64	$11.31	$16.96	$22.62	$28.27	$33.92
	65-74	$15.05	$22.57	$30.09	$37.62	$45.14

*monthly benefit amount

Group Medical Bridge (GMB7000) for IL Composite

Applicable to Policy Forms GMB7000–P & GMB7000-C

- Wellbeing Assistance: Standard - $50, Daily Hospital Confinement

HOSPITAL CONFINEMENT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE PARENT FAMILY	TWO PARENT FAMILY
Level 2: $1000	17-99	$7.22	$15.47	$9.71	$17.96

HOSPITAL CONFINEMENT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE PARENT FAMILY	TWO PARENT FAMILY
Level 4: $2000	17-99	$11.24	$24.11	$15.21	$28.08

(Continued...)

Group Critical Illness (GCI6000) for IL

Applicable to policy forms GCI6000-P, GCI6000-C, R-GCI6000-CB, R-GCI6000-BB, R-GCI6000-HB, R-GCI6000-INF, R-GCI6000-PD

- Plan 2 - Critical Illness & Cancer, Without Wellbeing Assistance, Progressive Diseases Benefit

Uni-Tobacco Rates

	ISSUE AGE	NAMED INSURED	NAMED INSURED AND SPOUSE/PARTNER TO A CIVIL UNION	NAMED INSURED AND DEPENDENT CHILD(REN)	NAMED INSURED, SPOUSE/PARTNER TO A CIVIL UNION AND DEPENDENT CHILD(REN)
$10,000	17-24	$1.80	$2.68	$1.80	$2.68
	25-29	$2.54	$3.69	$2.54	$3.69
	30-34	$3.23	$4.75	$3.23	$4.75
	35-39	$4.85	$7.15	$4.85	$7.15
	40-44	$6.46	$9.60	$6.46	$9.60
	45-49	$9.05	$13.71	$9.05	$13.71
	50-54	$11.68	$17.77	$11.68	$17.77
	55-59	$15.28	$23.26	$15.28	$23.26
	60-64	$20.82	$31.62	$20.82	$31.62
	65-69	$25.43	$38.72	$25.43	$38.72
	70-74	$25.43	$38.72	$25.43	$38.72
$20,000	17-24	$3.60	$5.35	$3.60	$5.35
	25-29	$5.08	$7.38	$5.08	$7.38
	30-34	$6.46	$9.51	$6.46	$9.51
	35-39	$9.69	$14.31	$9.69	$14.31
	40-44	$12.92	$19.20	$12.92	$19.20
	45-49	$18.09	$27.42	$18.09	$27.42
	50-54	$23.35	$35.54	$23.35	$35.54
	55-59	$30.55	$46.52	$30.55	$46.52
	60-64	$41.63	$63.23	$41.63	$63.23
	65-69	$50.86	$77.45	$50.86	$77.45
	70-74	$50.86	$77.45	$50.86	$77.45

Whole Life Plus (IWL5000) for IL

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, ICC23-IWL5000-LTC/IWL5000-LTC, IWL5000-ROB

- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services

Non-Tobacco Rates

ISSUE AGE	$20,000	$30,000	$40,000	$50,000	$100,000
25	$8.12	$12.17	$16.24	$20.29	$40.58
35	$11.11	$16.67	$22.23	$27.79	$55.57
45	$16.93	$25.40	$33.88	$42.34	$84.68
55	$29.49	$44.22	$58.97	$73.71	$147.42
65	$55.56	$83.34	$111.11	$138.90	$277.80

Deductions per year: 26

Whole Life Plus (IWL5000) for IL

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, ICC23-IWL5000-LTC/IWL5000-LTC, IWL5000-ROB

- Adult Base Plan Paid-Up at Age 100, Accelerated Death Benefit for Long-Term Care Services
  Tobacco Rates

Tobacco Rates

ISSUE AGE	$20,000	$30,000	$40,000	$50,000	$100,000
25	$12.15	$18.21	$24.30	$30.36	$60.73
35	$16.42	$24.62	$32.83	$41.04	$82.07
45	$24.36	$36.54	$48.72	$60.90	$121.80
55	$41.94	$62.90	$83.88	$104.84	$209.69
65	$70.66	$106.00	$141.33	$176.66	$353.33

Important Notice

Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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