



2018 Voluntary Insurance Options through Colonial Life

Exciting options to our benefits program!

The EPC offers voluntary insurance options through Colonial Life. By supplementing your benefits program with voluntary plans, you can increase your financial protection, lower your financial stress, and secure peace of mind.

Features of Colonial Life voluntary benefits:

- Offset your out-of-pocket expenses under your medical plan.
- The benefits you receive are paid directly to you, not to the medical provider (unless you specify otherwise).
- Continue your coverage if you change jobs or retire.
- Simplified underwriting options make it easier to qualify for coverage.



Voluntary Accident Insurance

Accident insurance helps offset unexpected medical expenses, such as deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury. This benefit helps you manage your costs when you and your family members need it most.

Sample Monthly Pricing*: Accident Plan with \$50 Health Screening Benefit	
Individual	\$17.53
Employee & Spouse	\$28.64
Single-Parent Family	\$31.16
Family	\$42.27

\$50 Benefit With Your Accident Policy:

This accident plan also includes a \$50 annual health screening benefit that you can earn simply by visiting your primary care physician and performing any approved test each year. Now, that's an easy \$50 in your pocket!

Simply get your annual health screening, and call Colonial Life to get your \$50 for taking an extra step towards health. It's as simple as that!

* Sample rates shown are for the state of Michigan. Policy terms may vary by state and actual coverage selected.



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Voluntary Short-Term Disability Insurance

Short-term disability insurance provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered injury or sickness or for maternity leave.

You can choose from benefit options that will replace up to 60 percent of your pay to a maximum of \$4,000 per month. In short, short-term disability insures your paycheck, to help you when you need it most.



Sample Monthly Pricing*: Short-Term Disability Policy with a 7-Day Elimination Period and 3-Month Benefit Duration			
Age	17-49 years	50-64 years	65-74 years
\$500 monthly benefit	\$12.15	\$14.00	\$16.95
\$1,000 monthly benefit	\$24.30	\$28.00	\$33.90

Voluntary Life Insurance

Group term life insurance replaces the lost income that your loved ones depend on for day-to-day living expenses. This policy helps pay final expenses, such as funeral costs and medical bills. It can also help pay off debt, such as credit cards, car loans and mortgage or rent payments.

Sample Monthly Pricing*: \$25,000 Life Benefit Amount					
Age	25 years	35 years	45 years	55 years	65 years
Monthly Rate	\$1.93	\$2.95	\$6.08	\$12.20	\$21.90

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