The following voluntary benefits are available:

**Disability insurance** can replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

**Accident insurance** helps offset unexpected medical expenses that can result from a covered accidental injury.

**Cancer insurance** helps offset covered out-of-pocket expenses related to cancer.

**Critical illness insurance** can supplement your major medical coverage by providing a lump-sum benefit that you can use to pay costs related to a covered critical illness.

**Term life insurance** offers a predictable way to provide more coverage at more affordable prices during high-need years.

**Whole life insurance** provides long-term protection that can build cash value.

**Hospital confinement indemnity insurance** provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

With most of our benefits:

- Benefits are paid directly to you, unless you specify otherwise.
- You’re paid regardless of any insurance you have with other companies.
- Coverage is available for your spouse and dependent children.

Look for meeting times to learn about your benefits. Protect your income in case of accident or sickness. Glenn and his associate will help.

99% of employees agree it’s important to have a benefits counseling session annually

Source: Statistic is an average from 63,055 Colonial Life Benefits Counselor Surveys, June 2008-December 2017.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

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