



2026 COLONIAL LIFE BENEFIT GUIDE



Learn more about the benefits available to all employees with Colonial Life.

- **NEW Dental PPO insurance**
- **Disability insurance**
- **Life insurance**
- **Accident insurance**
- **Cancer insurance**

Complimentary plans:

- **WellCard Savings Plan**
- **Law Assure Legal Assistance plan**



**FOR MORE INFORMATION OR TO ENROLL:
SCAN QR CODE**

Morgan Lade

Call/Text: **856-242-0292**

Email: **morgan@colonialnj.com**

Welcome to your supplemental benefits with Colonial Life



Protecting Yourself and Your Loved Ones with Supplemental Insurance with Colonial Life.

Unexpected accidents or illnesses can happen at any time and can significantly impact your finances. Fortunately, Colonial Life can help you prepare for such situations.

By offering benefits that complement your current insurance, Colonial Life helps pay for expenses like deductibles, copayments, and missed work days – expenses that can be overwhelming during tough times. Here are some of the benefits your company offers:

- NEW Dental PPO insurance
- Supplemental **Disability insurance**
- **Life insurance**
- **Accident insurance**
- **Cancer insurance**

All employees are also eligible to enroll in complimentary benefits, such as:

- **LawAssure™** – receive a year of access to legal document preparation
- **WellCard Savings Plan** – enjoy discounts on travel, entertainment, prescription drugs, vision, dental, and even veterinary services – available 24/7!

Why Colonial Life?

- You are not required to participate in any other company benefit to enroll.
- Coverage is available for your spouse and dependent children with most plans.
- Premiums will not increase once your coverage is issued.
- Keep your coverage at the same cost and benefit when you leave or retire.
- Benefits are paid directly to you, tax-free, regardless of your actual expenses.

What do you need to do?



SCHEDULE AN APPOINTMENT NOW Enrolling in our program is easy!

- Enroll on the phone with your benefits counselor

SCAN THE QR CODE TO SCHEDULE AN APPOINTMENT FOR YOUR BENEFITS COUNSELOR TO CALL YOU

Morgan Lade
Call/Text: 856-242-0292
Email: morgan@colonialnj.com



IMPORTANT BENEFITS REMINDER:

Colonial Life: Your plans will automatically renew at the same cost and benefit. All current participants are encouraged to speak with a benefits counselor every year to update their policies due to salary increases and changes to family status.

Life changes but your policies will not unless you take 10 minutes to speak with your benefits counselor.



NEW Dental PPO Insurance with optional vision rider

Enhanced plan: \$3,000 | 100%|80% | 50%
Premier plan: \$5,000 | 100%|90% | 60%

Dental PPO insurance

Giving you a reason to smile

Dental insurance can help take the sting out of a dental visit. Whether you need dental work or just want to maintain your health with routine trips to the dentist, having the right financial protection can help.

Our strong, national network of qualified providers saves you money on your dental care. With our dental insurance, you will receive:

- ✓ Immediate, 100% coverage on preventive services from any network provider
- ✓ No waiting periods on ALL services
- ✓ Coverage for major services
- ✓ Freedom to choose any provider for dental care, and extra savings with network providers
- ✓ Easy-to-access customer service that is as personal as it is professional
- ✓ Quick and simple claims processing and no balance billing with network providers

Policy details

The policy year maximum benefit per person for this policy is **\$3,000 (ENHANCED PLAN) or \$5,000 (PREMIER PLAN)** Class A, B and C services apply toward the maximum.

This policy has a deductible of \$50 per person, per policy year for class B and C services. Maximum of three for all members on plan.

The coinsurance for this policy is:

Class	Service type	ENHANCED	PREMIER
		Plan pays	Plan pays
Class A	Preventive services	100%	100%
Class B	Basic services	80%	90%
Class C	Major services	50%	60%

Large national network

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

PREMIUMS BASED ON HOME ZIP CODE & WILL NEVER INCREASE EVEN IF YOU LEAVE OR RETIRE

Weekly premiums (52 pays)_ Individual Dental PPO (8100) for NJ

NO WAITING PERIODS- Enhanced & Premier NJ plans

	ENHANCED PLAN		PREMIER PLAN		VISION RIDER
	Zip codes: ZONE 2	ZONE 3	ZONE 2	ZONE 3	
Employee Only	\$10.39	\$11.56	\$11.41	\$12.70	\$1.39
Employee/Spouse	\$19.63	\$21.96	\$21.56	\$24.12	\$2.75
Employee/Child(ren)	\$24.62	\$27.67	\$27.04	\$30.39	\$2.90
Family	\$36.45	\$40.98	\$40.04	\$45.02	\$4.54

ZONE 2 Zip Codes:080,081,082,083,084,086

ZONE 3 Zip Codes:070,071,072,073,074,075,076,077,078,079,085,087,088,089



Individual Dental Insurance

Vision Rider

Our vision coverage helps you and your family maintain your vision wellness, with coverage for eye exams and optical materials, such as eyeglasses or contact lenses. This benefit summary provides a quick reference to the rider's benefits.

Co-pays (per insured) ¹		
Benefits (once per 12 months)	In-network	Out-of-network
Vision exam	\$10	N/A
Contact lenses fitting	\$25	N/A
Materials	\$25	N/A

Benefits and allowances ¹		
Benefits, after co-pay	In-network	Out-of-network
Vision exam	Covered in full	\$35 allowance
Contact lenses fitting, after co-pay		
Standard ²	Up to \$60 allowance	N/A
Specialty ³	Up to \$100 allowance	N/A
Materials: Eyeglass lenses and frames, after co-pay⁴		
Single vision	Covered in full	Up to \$25 allowance
Bifocals	Covered in full	Up to \$40 allowance
Trifocals	Covered in full	Up to \$50 allowance
Lenticular	Up to \$120 allowance	Up to \$50 allowance
Progressives	Up to \$70 allowance	Up to \$40 allowance
Polycarbonate lenses (for children to age 19 only)	Covered in full	N/A
Frames	Up to \$170 allowance	Up to \$50 allowance
Materials: Contact lenses, after co-pay⁵		
Elective	Up to \$170 allowance	Up to \$100 allowance
Non-elective	Up to \$210 allowance	Up to \$210 allowance

MAXIMIZE YOUR BENEFITS

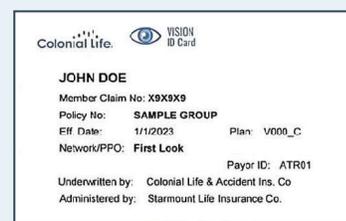
Maximize your vision benefits with any provider in our large, nationwide network, including independent eye doctors, and retail stores such as:

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

You can choose different providers for eye exams, eyeglasses and contact lenses.

ID CARDS

- Vision ID cards are mailed to your home address within 10 business days of enrolling, separate from dental ID cards.
- Digital ID cards are available on the policyholders portal when your coverage starts.
- Only the primary insured's name will be listed.





Short-Term Disability Insurance

Protect your most valuable asset,
your paycheck!



Colonial Life's disability insurance is customized based on your individual needs and budget. This plan can provide a tax-free benefit to replace your income if you are unable to work due a disability.

NJ employees- This plan is customized to protect the income not covered by NJ State disability.

Employees working outside of NJ can choose a benefit up to 60% of their monthly income.



32% of Americans said they can't pay an unexpected \$400 bill without taking out a loan or selling something.²

AA Risk Class

AVAILABLE OPTIONS*

Monthly Benefits:	\$400-\$6,500 (60% of monthly income)
Elimination Periods:	0, 7, 14, 30, 60, 90 or 180 days (Accident) 7, 14, 30, 60, 90 or 180 days (Sickness)
Benefit Periods:	6, 12 or 24 Months

Speak to your benefits counselor for more information and to enroll.



Term Life and Whole Life Insurance

Peace of mind for you and your loved ones

You want what's best for your family, and that includes making sure they're prepared for the future. With life insurance from Colonial Life & Accident Insurance Company, you can provide financial security to help them cover their ongoing living expenses.

Advantages of term life insurance

- ✓ Lower cost when compared to cash value life insurance
- ✓ Same benefit payout throughout the duration of the policy
- ✓ Several term period options for flexibility during high-need years
- ✓ Benefit for the beneficiary that is typically tax free

Advantage of whole life insurance

- ✓ Choose the age when your premium payments end — Paid-Up at Age 70 or Paid-Up at Age 100-Guaranteed lifetime protection
- ✓ Guaranteed premiums that will NEVER increase once coverage is issued
- ✓ Permanent coverage that stays the same through the life of the policy
- ✓ Premiums will not increase due to changes in health or age
- ✓ Guaranteed cash value accumulation based on a nonforfeiture interest rate of 3.75%
- ✓ Policy loans available, which can be used for emergencies
- ✓ Provides cash surrender value at age 100 (when the policy ends)



44% of Americans say their household would face financial hardship within six months should a wage earner die unexpectedly.

LIMRA, 2022 Life Insurance Barometer Study.

Benefits and features of Colonial Life policies:

- Coverage is available for your spouse and dependent children (with or without your participation)
- Keep your coverage at the same cost and benefit when you leave or retire
- Premiums are locked in and will not increase once your coverage is issued
- Coverage is available without blood work or exam

Weekly premiums (52 pays)

Individual Term Life (ITL5000)- NON-SMOKER PREMIUMS

Rates are for illustrative purposes only. For the cost at your exact age, additional face amounts and smoker rates- TALK TO YOUR BENEFITS COUNSELOR

10 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$1.53	\$2.44	\$2.35	\$3.07	\$3.79
30	\$1.63	\$2.69	\$2.35	\$3.07	\$3.79
35	\$1.74	\$2.98	\$2.59	\$3.43	\$4.27
40	\$1.84	\$3.22	\$3.24	\$4.40	\$5.55
45	\$2.11	\$3.90	\$4.29	\$5.98	\$7.67
50	\$2.70	\$5.37	\$5.90	\$8.39	\$10.88
55	\$3.73	\$7.94	\$8.39	\$12.13	\$15.86
60	\$5.39	\$12.09	\$12.45	\$18.21	\$23.98
65	\$8.04	\$10.46	\$20.00	\$29.54	\$39.07
70	\$12.78	\$17.56	\$34.21	\$50.85	\$67.49

15 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$1.54	\$2.46	\$2.39	\$3.13	\$3.86
30	\$1.63	\$2.70	\$2.39	\$3.13	\$3.86
35	\$1.75	\$3.00	\$2.63	\$3.49	\$4.34
40	\$1.85	\$3.24	\$3.29	\$4.47	\$5.65
45	\$2.12	\$3.92	\$4.40	\$6.14	\$7.88
50	\$2.72	\$5.42	\$6.19	\$8.82	\$11.46
55	\$3.80	\$8.11	\$8.90	\$12.89	\$16.88
60	\$5.61	\$12.65	\$13.63	\$19.99	\$26.34
65	\$8.57	\$11.90	\$22.88	\$33.86	\$44.84
70	\$13.76	\$20.34	\$39.77	\$59.19	\$78.61

20 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$1.55	\$2.48	\$2.43	\$3.18	\$3.94
30	\$1.64	\$2.72	\$2.43	\$3.18	\$3.94
35	\$1.77	\$3.05	\$2.67	\$3.54	\$4.42
40	\$1.90	\$3.36	\$3.56	\$4.87	\$6.19
45	\$2.23	\$4.20	\$5.03	\$7.08	\$9.13
50	\$2.92	\$5.93	\$7.28	\$10.47	\$13.65
55	\$4.16	\$9.03	\$10.69	\$15.57	\$20.46
60	\$6.19	\$14.10	\$16.61	\$24.46	\$32.30
65	\$9.46	\$14.20	\$27.48	\$40.76	\$54.03

30 Year Term

ISSUE AGE	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
25	\$1.55	\$2.50	\$2.65	\$3.52	\$4.38
30	\$1.65	\$2.74	\$2.73	\$3.63	\$4.54
35	\$1.83	\$3.20	\$3.31	\$4.51	\$5.71
40	\$2.07	\$3.79	\$4.52	\$6.33	\$8.13
45	\$2.55	\$5.00	\$6.56	\$9.37	\$12.19
50	\$3.42	\$7.16	\$9.65	\$14.02	\$18.38



Colonial Life can pay YOU!

To help you pay for expenses that are not covered by your current benefits to ensure you are fully protected.

- Deductibles
- Co-payments
- Missed time from work

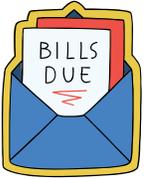


Protect Yourself from Unexpected Medical Costs with Colonial Life

It's no secret that unexpected accidents, illnesses, or serious medical conditions can be financially devastating. Fortunately, Colonial Life offers a range of insurance plans to help cover the costs of these unforeseen circumstances. Our insurance plans include:

- Accident insurance
- Cancer insurance

Don't let unexpected medical costs catch you off guard – let Colonial Life help you prepare for the unexpected.



Colonial Life can help you focus on what's important, your care and recovery and not how you're going to pay your expenses if something unexpected happens.



Health Screening Benefits

Included with the following plans in NJ:

- Cancer\$100
- Accident\$ 50

**per covered person, per calendar year.*



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. **NO WAIT PERIOD FOR NJ PLANS ONLY.**

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
- Mammography³
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep® Pap test⁴
- 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- **included with Cancer Assist plan only**

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.



To encourage early detection, many of our supplemental health insurance plans offer benefits for wellness and health screening tests.



File online at:
www.coloniallife.com

Login and choose "file a claim".
No need to wait for a check.
You can choose to have a direct deposit as your payment method.



Accident Insurance

Accidents can happen to anyone, at any time

You can't predict if you or someone you love will be impacted by an accident, but Colonial Life's Accident insurance can help you be financially prepared.

Even with health insurance the expenses can add up. The benefits from this plan can help pay for expenses such as deductibles, co-payments, and missed time from work so you can focus on what's important, healing.

With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive
- Enroll with no medical questions
- Unlike workers' compensation, which only covers you on the job, this plan covers you on & off the job
- Coverage is available for you, your spouse and eligible dependent children up to age 26

How much could you receive from this plan?

SAMPLE CLAIM PAYMENT:

Broken leg (no surgery)

Accident emergency treatment • (doctor's office, ER, Urgent Care)	\$125
Ambulance	\$250
Leg fracture (non-surgical)	\$1,250
X-ray	\$40
Medical equipment (crutches)	\$125
Physical therapy (10 visits)	\$450
Accident follow-up treatment (6 visits)	\$330
Laceration	\$60

Total: \$2,630

Weekly premiums- 52 pays

Individual Accident (IAC4000) for NJ

Preferred plan- On & Off job benefits and \$50 Health Screening

- One insured (Employee, spouse or child).....**\$ 4.46**
- Employee & Spouse.....**\$ 7.53**
- Employee or Spouse with Child(ren).....**\$ 9.07**
- Family**\$12.14**

(Ages 0-80)



Cancer Insurance



How would cancer impact your finances?

Hopefully, you and your family will never face cancer. If you do, having a financial safety net can help you and your family focus on what matters most-recovery.

The last thing you should worry about is how you're going to pay for what your health insurance doesn't. Cancer insurance can also help with expenses not covered by your health insurance such as:

- Missed time from work
- childcare
- transportation and meals
- experimental treatments
- and much more!

How much could you receive?

SAMPLE BENEFITS PAID FOR 4 MONTHS OF TREATMENT

Initial Diagnosis Benefit.....	\$5,000
Radiation/Chemotherapy (16 weeks)	\$8,000
Anti-nausea medication (4 months)	\$ 640
Family Care	\$2,000
Wig.....	\$200
Hospital Confinement (5 days)	\$750
Second Medical Opinion	\$200
Surgical Procedures	\$3,000
Reconstructive surgery	\$2,500
Outpatient surgery.....	\$200
Medical imaging.....	\$250

TOTAL AMOUNT PAID\$22,740

Cancer insurance provides benefits to help with cancer expenses - from diagnosis to recovery.

Cancer Assist for NJ- 52 pays

Level 2 with \$5,000 initial diagnosis benefit & \$100 health screening

- Employee only **\$ 6.41**
- Employee & Spouse..... **\$10.20**
- Employee or Spouse with Child(ren)..... **\$ 6.60**
- Family **\$10.38**

• *Speak to your benefits counselor for premiums for additional states*

**FOR MORE
INFORMATION**

**OR TO
ENROLL**

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