



## The value of *choice* In Supplemental Insurance

**Having a choice is important. After all, your lifestyle, your needs are different from the next person's. Now the choice is yours. With Colonial's insurance programs, you can select benefits that meet your individual needs and protect what you value most.**

**Disability Coverage** – Between the ages of 35 and 65, seven out of ten workers will suffer a disability lasting 3 months or longer.\*\* Colonials short - term and long - term disability plans provide an income to help make ends meet if you become disabled from a covered accident or illness.

**Accident Coverage** – About 1 in 4 people are injured in accidents that require medical attention. \*Common injuries like lacerations or fractures can result in hundreds of dollars in out-of-pocket expenses. Our accident plans help cover these unexpected expenses.

**Hospital Income Coverage** – Each year about 1 in 6 Americans are hospitalized due to an accident or sickness, and the average hospital stay is almost 7 days.\* Most major medical have co-payments and deductibles that leave gaps in your benefits. Colonial's hospital income plan pays specific benefits, i.e. admissions & surgical benefits, to help fill these gaps.

**Cancer Coverage** – One in three people will eventually be diagnosed with some type of cancer.\* Most cancer – related expenses are out - of - pocket expenses such as co-insurance, deductibles and indirect expenses that major medical plans aren't designed to cover.\* Colonials cancer plan\* helps offset these costs and provides benefits for certain cancer screening tests.

**Intensive Care Coverage** – Intensive care can cost as much as \$1,000 a day Colonial provides planes to pay benefits, regardless of major medical coverage, while you are confined to an intensive care unit.

Your local representative is:

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OR

Additional information can be attained at:

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