



Group Term Life Insurance

Voluntary coverage

Our group term life insurance can help increase financial security for your family if something were to happen to you. You can also apply for coverage for your spouse and eligible dependent children without health questions.¹

How much group term coverage do I need?

You: \$ _____	<ul style="list-style-type: none"> • Available in \$1,000 increments • Minimum of \$10,000 increments to a maximum of five times your salary to \$500,000
Your spouse: \$ _____	<ul style="list-style-type: none"> • Available in \$1,000 increments • Minimum of \$5,000 to a maximum of \$500,000 • Spouse coverage cannot exceed your coverage amount²
Your dependent children (up to age 26): \$ _____	<ul style="list-style-type: none"> • Available in \$1,000 increments • Minimum of \$1,000 to a maximum of \$10,000 per dependent child • Each dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000



Why group term life insurance is a good option

- Death benefit
- Lower premiums
- Coverage during high-need years
- Benefit payment typically tax-free

Additional benefits and services

Built-in accelerated death benefit provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if diagnosed with a terminal illness.³

Health Advocate Employee Assistance Program

(EAP) provides 24-hour personal support and referral service, including a medical bill saver service. Face-to-face sessions and video counseling with mental health professionals are available.⁴

- **Online:**
ColonialLife.com/EAP

- **Telephone:**
1-888-645-1772

Life planning services offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.⁴

Get the most out of your coverage

Portability: You may be able to continue your coverage if you change jobs or retire.

Conversion: After the group term period ends, you may be eligible to convert to a whole life policy without health questions.

Waiver of premium: Your premium payments may be eligible for waiver if you become disabled.



To learn more, talk with your Colonial Life benefits counselor.

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 The maximum benefit is 50% of your benefit in NE.

3 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA. Accelerated death benefit payments will reduce the amount the policy pays upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing accelerated benefit payments.

4 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. State-mandated limitations for legal services in WA apply. Please contact the company for full details.

BENEFIT AGE REDUCTION SCHEDULE

When a covered person reaches age 70, but not 75, the amount of insurance will be:

- 65% of the amount of insurance prior to age 70; or
- 65% of the amount of insurance applied for on or after age 70 but before age 75.

When a covered person reaches age 75 or more, the amount of insurance will be:

- 50% of the amount of insurance prior to the first reduction; or
- 50% of the amount of insurance the employee applied for on or after age 75.

Once the benefit reduction schedule begins, there will be no further increases in insurance for a covered person. If the proposed insured is age 70, but not age 75 at the time of enrollment, the amount of insurance applied for will be reduced by 65%. If the proposed insured is age 75 or older at the time of enrollment, the amount applied for will be reduced by 50%.

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 GTL1.0-P and certificate form GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

