



Colonial Life Pre-Tax Supplemental Insurance

Protection you can count on

- Accident Insurance
- Cancer Insurance
- Disability Insurance

Speak with your Colonial Life benefits counselor about all of the benefits available to you.



State of Florida

Employee Pre-Tax Benefits Booklet

Serving State of Florida Employees for over 65 years.

Visit us at:
VisitYouville.com/StateofFL



Thank You for Choosing Colonial Life Insurance!

Serving State of Florida Employees for over 65 years.

At Colonial Life we’re here to help protect your lifestyle when life throws unexpected challenges your way. Offered through your employer, our voluntary benefits help protect your income and provide financial security for you and your family.

Colonial Life’s coverage offers important features:

- Enjoy the convenience of premium payment through payroll deduction.
- Benefits are paid directly to you.
- You are able to continue coverage if you change jobs or retire.
- Most plans pay benefits regardless of any other insurance you may have with other companies.
- Rates will not increase due to age or number of claims
- Most plans offer coverage for your spouse and dependent children.
- You can be covered 24/7 - on and off the job.

My Colonial Life benefits are:

Accident insurance - People First plan code 5002

- ___ Employee Only \$18 Monthly Rate
- ___ Employee & Spouse \$24 Monthly Rate
- ___ Employee & Children \$30 Monthly Rate
- ___ Employee & Family \$36 Monthly Rate

Short-term disability -People First Plan Code 5020

- \$ _____ Monthly Benefit
- ___ / ___ Elimination Period-Accident/Sickness
- _____ Benefit Period (Months)
- \$ _____ Monthly Rate

Cancer Insurance - People First Plan Code 6601

- ___ Employee Only \$12.50 Monthly Rate
- ___ Employee & Family \$20.90 Monthly Rate
(with or without dependent children)



Enrolling, changing
or canceling your
coverage is a
TWO step process.

ColonialLife.com

How to Enroll

- Complete the enrollment process online through People First - <https://peoplefirst.myflorida.com>
- Meet with a Colonial Life Benefits Counselor*

*It is in your best interest to meet with a Colonial Life benefits counselor to ensure you understand all relevant factors related to your insurance decisions.

Please note:

- **The People First enrollment website communicates the pre-tax deductions only - please check your paystub <https://apps.fldfs.com/EIC/EmployeeInfoCenter/> before enrolling to see which coverages you already have in place.**
- Prior Plan Codes 5000, 5010, 6600 and 7500 can only be stopped in their entirety. Elections for these plan codes cannot be modified, even if a qualifying status change (QSC) event occurs.
- **Cancer Plan Changes:** if you have been diagnosed with cancer and as a result of your treatment you are already receiving benefits under Plan Code 6600 or 7500, it is in your best interest to keep your current insurance. If you intend to replace or terminate your existing Colonial Life cancer insurance (Plan Code 6600 or 7500), you may wish to secure the advice of a Colonial Life benefits counselor regarding your existing policy.

IMPORTANT NOTE ABOUT PRETAX BENEFITS: - You may elect to purchase coverage as part of the State of Florida Cafeteria Plan (aka: Pretax coverage). If so, due to the Section 125 IRS laws you will not be able to make any changes to your Pretax plans until the next Open Enrollment, unless you experience a QSC event (e.g. marriage, divorce, death of spouse or child, birth or adoption of child and termination of employment of spouse). Details on Pretax benefits and QSC events are available online at <https://www.mybenefits.myflorida.com/health>

Colonial Life's Accident Insurance

Accidents are unexpected. How you care for them shouldn't be.

- 24-hour coverage for accidents that occur on- and off-the-job.
- Benefits pay regardless of workers' compensation or any other insurance you may have with other insurance companies.
- Optional spouse and dependent coverage.
- Portability — you can take your coverage with you if you change jobs or retire.
- Dependent children will be covered until they reach age 26.

Coverage	Monthly Rate*
Employee Only	\$18.00
Employee & Spouse	\$24.00
Employee & Children	\$30.00
Employee & Family	\$36.00

*Your paycheck deduction amount will depend on your pay frequency.

Initial Care

When an accident happens, you don't want to worry about how you will pay for the initial care, especially if you have to go to the emergency room or ride in an ambulance.

Ambulance	\$500 per trip
Air Ambulance	\$1500 per trip
Emergency Room Treatment	\$200 per accident
Initial Doctor's Office Visit	\$120 per accident

Follow-up Care

You may require follow-up care once you are discharged from the emergency room, hospital or doctor's office. You may have to undergo physical therapy, use crutches or a wheelchair or even require the use of an artificial limb.

Accident Follow-Up Treatment	\$120 (Limit of three visits per covered accident, payable after Emergency Treatment or Initial Doctor's Office Visit)
Appliances	\$150 (wheelchair, crutches)
Physical Therapy	\$50 per treatment, up to six treatments
Prosthetic Devices	\$500 to \$1,000

Accident Hospital Care

Traditional health insurance policies may have per admission deductibles and copayments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial Life policy provides benefits to help with these costs.

Hospital Admission	\$2,000 per admission, per accident
Hospital Confinement	\$300 per day up to 365 days
Hospital Intensive Care	\$600 per day up to 15 days

Common Accidental Injuries

Fractures and dislocations are frequent injuries common in both adults and children.

Dislocation (Separated Joint)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Hip	\$3,000	\$6,000
Knee	\$1,500	\$3,000
Ankle - Bone or Bones of the Foot	\$1,200	\$2,400
Collarbone (Sternoclavicular)	\$750	\$1,500
Lower Jaw, Shoulder, Elbow, Wrist	\$450	\$900
Bone or Bones of the Hand	\$450	\$900
Collarbone (Acromioclavicular and Separation)	\$150	\$300
One Toe or Finger	\$150	\$300

Fracture (Broken Bone)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Skull, Depressed Skull	\$3,750	\$7,500
Skull, Simple Non-Depressed	\$1,500	\$3,000
Hip, Thigh	\$2,250	\$4,500
Body of Vertebrae, Pelvis, Leg	\$1,200	\$2,400
Bones of Face or Nose	\$525	\$1,050
Upper Jaw, Maxilla	\$525	\$1,050
Upper Arm between Elbow and Shoulder	\$525	\$1,050
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$450	\$900
Shoulder Blade, Collarbone, Vertebral Processes	\$450	\$900
Forearm, Wrist, Hand	\$450	\$900
Rib	\$375	\$750
Coccyx	\$300	\$600
Finger, Toe	\$75	\$150

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) \$750 to \$10,000
- Concussion \$100
- Emergency Dental Work \$50 to \$150
- Eye Injury \$500
- Torn Knee Cartilage \$100 to \$500
- Lacerations (based on size) \$25 to \$400
- Ruptured Disc \$400
- Tendon/Ligament/Rotator Cuff \$400 to \$600

Surgical Care

If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial Life policy provides you benefits.

Surgery (open abdominal or thoracic)	\$1,500
Exploratory	\$150
Blood/Plasma/Platelets	\$300

Transportation/Lodging Assistance

If a covered person requires treatment 100 miles away from his home, your Colonial Life policy provides benefits to help with transportation and lodging costs.

Transportation	\$300 per trip, up to 3 trips
Lodging (family member or companion)	\$100 per night, up to 30 days

Accidental Death and Dismemberment

For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss.

Loss of Finger/Toe/Hand/Foot/Sight of Eye \$750 to \$15,000

	Accidental Death	Common Carrier
Named Insured	\$75,000	\$100,000
Spouse	\$75,000	\$100,000
Child(ren)	\$15,000	\$20,000

Catastrophic Accident

The severity of some accidents can result in life-changing losses. Colonial Life can help with such severe losses by providing a benefit for a catastrophic loss that results from a covered accident. Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable:

- loss of both hands or both feet
- loss of sight of both eyes
- loss or loss of use of both arms or both legs
- loss of hearing of both ears
- loss of the ability to speak
- loss or loss of use of one arm and one leg
- loss of one hand and one foot

The Catastrophic Accident benefit is payable after a 365 day elimination period. The elimination period refers to the period of 365 days after the date of the covered accident.

Accident Occurs: <i>Prior to age 65*</i>	Covered Person	Benefit Amount Per Lifetime
	Named Insured	\$100,000
	Spouse	\$100,000
	Child(ren)	\$ 50,000

**Amounts are reduced for insureds who are over the age of 65.*



Every 10 minutes, nearly 847 Americans suffer an injury severe enough to seek medical help.

National Safety Council, Injury Facts, 2019

THIS IS A LIMITED BENEFIT POLICY.

These 2 pages highlight the benefits of policy form ACCPOL-FL. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

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 ACCPOL-O-FL. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

Colonial Life's Short-Term Disability Insurance

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance can provide a monthly benefit to help you cover your ongoing expenses.

Benefit Features (On/Off Job Benefits Available):

- ✓ You're guaranteed to be issued coverage not to exceed 66 2/3% of your income, up to a maximum of \$3,480 a month.
- ✓ Monthly benefit amounts available: \$580 - \$3,480 - based upon income.
- ✓ Benefit Periods: 3 months, 6 months or 12 months with choices of elimination periods.

With Colonial Life's Short-Term Disability Insurance:

- You may choose an amount not to exceed 66 2/3% of your income as your disability benefit.

For Example

Your Annual Income	Maximum Disability Amount Available
\$0 - \$20,999	\$580/month
\$21,000 - \$31,399	\$1,160/month
\$31,400 - \$41,799	\$1,740/month
\$41,800 - \$52,199	\$2,320/month
\$52,200 - \$62,799	\$2,900/month
\$62,800 and above	\$3,480/month

		Monthly Expenses Worksheet Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation	\$
3	Utilities (phone, internet, electricity/gas, water, etc)	\$
4	Food and necessities	\$
5	Other expenses	\$
Total Monthly Expenses (add lines 1-5 together)		\$

Use this chart to help figure out how much income you would need if you were disabled.

Note: On the job disability income benefits are reduced by 50% and are paid in addition to worker's compensation benefits.

This page highlights the benefits of policy form DIS 1000-FL. This is not an insurance contract and only the actual policy provisions will control. The policy sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR POLICY CAREFULLY**. This product has limitations and exclusions that may affect benefits payable. This brochure is not complete without the outline of coverage, form number DIS 1000-O-FL. For more information ask your Colonial Life Benefits Counselor or visit: VisitYouville.com/StateofFL.

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Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

Colonial Life's Short-Term Disability Insurance

Monthly Rates

Elimination period means the amount of time you have to be out of work before benefits are paid.

Please consider the following:

1. **Benefit Amount:** How much coverage do I need?
2. **Benefit Period:** How long will I receive my benefits?
3. **Elimination Period:** When will the benefits start after I am out of work?

BENEFIT PERIOD: 3 MONTHS

Elimination period Accident/Sickness		Monthly Benefit					
		\$580	\$1,160	\$1,740	\$2,320	\$2,900	\$3,480
AGE BAND 17-49	0 days/7 days	\$17.50	\$35.00	\$52.50	\$70.00	\$87.50	\$105.00
	7 days/7 days	\$15.75	\$31.50	\$47.25	\$63.00	\$78.75	\$94.50
	0 days/14 days	\$12.75	\$25.50	\$38.25	\$51.00	\$63.75	\$76.50
	14 days/14 days	\$11.25	\$22.50	\$33.75	\$45.00	\$56.25	\$67.50
AGE BAND 50-69	0 days/7 days	\$20.25	\$40.50	\$60.75	\$81.00	\$101.25	\$121.50
	7 days/7 days	\$19.00	\$38.00	\$57.00	\$76.00	\$95.00	\$114.00
	0 days/14 days	\$15.25	\$30.50	\$45.75	\$61.00	\$76.25	\$91.50
	14 days/14 days	\$13.75	\$27.50	\$41.25	\$55.00	\$68.75	\$82.50

BENEFIT PERIOD: 6 MONTHS

Elimination period Accident/Sickness		Monthly Benefit					
		\$580	\$1,160	\$1,740	\$2,320	\$2,900	\$3,480
AGE BAND 17-49	0 days/7 days	\$22.75	\$45.50	\$68.25	\$91.00	\$113.75	\$136.50
	7 days/7 days	\$20.00	\$40.00	\$60.00	\$80.00	\$100.00	\$120.00
	0 days/14 days	\$17.75	\$35.50	\$53.25	\$71.00	\$88.75	\$106.50
	14 days/14 days	\$15.00	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00
	0 days/30 days	\$14.25	\$28.50	\$42.75	\$57.00	\$71.25	\$85.50
	30 days/30 days	\$10.50	\$21.00	\$31.50	\$42.00	\$52.50	\$63.00
AGE BAND 50-69	0 days/7 days	\$28.25	\$56.50	\$84.75	\$113.00	\$141.25	\$169.50
	7 days/7 days	\$26.50	\$53.00	\$79.50	\$106.00	\$132.50	\$159.00
	0 days/14 days	\$22.00	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00
	14 days/14 days	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75	\$118.50
	0 days/30 days	\$18.75	\$37.50	\$56.25	\$75.00	\$93.75	\$112.50
	30 days/30 days	\$14.75	\$29.50	\$44.25	\$59.00	\$73.75	\$88.50

BENEFIT PERIOD: 12 MONTHS

Elimination period Accident/Sickness		Monthly Benefit					
		\$580	\$1,160	\$1,740	\$2,320	\$2,900	\$3,480
AGE BAND 17-49	0 days/7 days	\$31.25	\$62.50	\$93.75	\$125.00	\$156.25	\$187.50
	7 days/7 days	\$27.50	\$55.00	\$82.50	\$110.00	\$137.50	\$165.00
	0 days/14 days	\$24.00	\$48.00	\$72.00	\$96.00	\$120.00	\$144.00
	14 days/14 days	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75	\$118.50
	0 days/30 days	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00
	30 days/30 days	\$14.25	\$28.50	\$42.75	\$57.00	\$71.25	\$85.50
AGE BAND 50-69	0 days/7 days	\$37.50	\$75.00	\$112.50	\$150.00	\$187.50	\$225.00
	7 days/7 days	\$34.25	\$68.50	\$102.75	\$137.00	\$171.25	\$205.50
	0 days/14 days	\$29.75	\$59.50	\$89.25	\$119.00	\$148.75	\$178.50
	14 days/14 days	\$25.25	\$50.50	\$75.75	\$101.00	\$126.25	\$151.50
	0 days/30 days	\$22.75	\$45.50	\$68.25	\$91.00	\$113.75	\$136.50
	30 days/30 days	\$19.00	\$38.00	\$57.00	\$76.00	\$95.00	\$114.00

No matter where you are in life, a disability could prevent you from earning an income



New Employee starting a full-time job

ASHLEY

While jogging after work one evening, Ashley injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Ashley stopped receiving a paycheck.

How her disability policy helped:

Ashley used her disability benefits to help with her rent and monthly student loan payment.



New parents living paycheck to paycheck

EMILY & BRIAN

After having a baby, Emily went out on maternity leave. Without her income, the couple was worried about how they'd pay for everyday expenses. Fortunately, Emily purchased a disability policy from her company two years ago.

How her disability policy helped:

Emily's benefits helped the couple pay for their growing family's ongoing expenses, and they didn't have to use any of the money they'd been saving for a bigger house.



50-year-old father of the bride

LEWIS

Lewis suffered a heart attack and had to have surgery. He needed to take an unpaid leave of absence from work to recover. During this time, he received his usual monthly bills.

How his disability policy helped:

Lewis' disability benefits helped provide him with the comfort of knowing that his bills wouldn't get in the way of giving his daughter the wedding of her dreams.

FOR ILLUSTRATION PURPOSES ONLY

What is a covered accident or a covered sickness?

A covered accident is an accident. A covered sickness means an illness, infection, disease or any other abnormal physical condition, not caused by an injury.

A covered accident or covered sickness:

- Occurs after the effective date of the policy;
- Is of a type listed on the Policy Schedule;
- Occurs while the policy is in force; and
- Is not excluded by name or specific description in the policy.

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 DIS-1000-FL. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

Frequently Asked Questions about Colonial Life's Short-Term Disability Insurance

What is a pre-existing condition?

A pre-existing condition is when you have a sickness or physical condition that during the 12 months immediately preceding the effective date of the policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force. Pre-existing conditions have a 12 month exclusion.

Pregnancy is covered under the disability benefit and is treated like any other sickness and is subject to the policy's preexisting condition exclusion. Giving birth within the first nine months after the effective date of the policy as a result of a normal pregnancy, including Cesarean is not covered by the policy. Complications of pregnancy will be covered to the same extent as any other covered sickness.

Will my disability income payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies. Benefits are paid directly to you (unless you specify otherwise). If your plan includes on-job accident/sickness benefits, the benefit is 50% of the off-job amount.

When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your regular occupation;
- Under the regular and appropriate care of a doctor.



More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.¹

What if I want to return to work part-time after I am totally disabled?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." Partially disabled means:

- You are unable to perform the material and substantial duties of your regular occupation for 20 hours or more per week;
- You are able to work at your regular occupation or any other job for less than 20 hours per week;
- Your employer will allow you to work for less than 20 hours per week; and
- You are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

1 Council for Disability Awareness, The Crisis of Disability Coverage in America, 2018.

Colonial Life's Cancer Insurance

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.

Coverage	Monthly Rate
Employee Only	\$12.50
Employee & Family (with or without dependent children)	\$20.90

Cancer Screening Benefit

We will pay a \$50 benefit if any covered person has one of the following cancer screening tests performed while coverage is in force. This benefit is payable once per calendar year for each covered person.

- Bone Marrow Aspiration/Biopsy
- Biopsy of Skin Lesion
- 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
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

**To file a claim for a Cancer Screening Benefit test,
it is not necessary to complete a claim form.
Call our toll-free Customer Service number, 1-800-325-4368,
with the medical information.**

Colonial Life's Cancer Insurance

Benefit description amount	Benefit
Cancer Screening/Wellness Benefit, per calendar year	\$50
Hospital Confinement/Hospital Intensive Care Unit Confinement	
per day for first 30 days of hospital confinement in a calendar year	\$200
per day after first 30 days of hospital confinement in a calendar year	\$400
per day for hospital intensive care unit confinement	\$400
maximum of 180 days per calendar year for hospital and hospital intensive care unit confinement combined	
Hospital Confinement/Hospital Intensive Care Unit Confinement in a US Government Hospital	
per day for first 30 days of hospital confinement in a calendar year	\$200
per day after first 30 days of hospital confinement in a calendar year	\$400
per day for hospital intensive care unit confinement	\$400
maximum of 180 days per calendar year for hospital and hospital intensive care unit confinement combined	
Private Full-Time Nursing, per day	\$100
Radiation/Chemotherapy, per day	\$150
calendar year maximum	\$5,000
Antinausea Medication, per day	\$50
calendar year maximum	\$200
Blood/Plasma/Platelets/Immunoglobulins, per day	\$150
calendar year maximum	\$5,000
Supportive or Protective Care Drugs and Colony Stimulating Factors, per day	\$100
calendar year maximum	\$800
Bone Marrow Stem Cell Transplant, per lifetime	\$10,000
Peripheral Stem Cell Transplant, per lifetime	\$5,000
Transportation (per mile) up to 700 miles per round trip	\$0.40
Transportation for Companion (per mile) up to 700 miles per round trip	\$0.40
Lodging, per day, up to 70 days per calendar year	\$50
Surgical Procedures-Unit Value	\$60
maximum per procedure	\$3,000
Anesthesia	
General Anesthesia % of surgical procedure	25%
local anesthesia per procedure	\$50
Second Medical Opinion, per malignant condition	\$300
Reconstructive Surgery-Unit Value	\$60
maximum per procedure including anesthesia, limit 2 per site	\$3,000
Outpatient Surgical Center, per day	\$500
calendar year maximum	\$1,500
Waiver of Premium	Yes
Ambulance, per trip, limit 2 trips per confinement	\$100
Attending Physician, per day, max 180 days per calendar year	\$50
Experimental Treatment, per treatment	\$300
lifetime maximum	\$10,000
Hair, External Breast, Voice Box Prosthesis, per calendar year	\$200
Prosthesis, Artificial Limb per device, limit 1 per site, \$4,000 lifetime maximum	\$2,000
Skilled Nursing Care Facility, per day up to days confined	\$300
Hospice, per day, no lifetime limit	\$300
Home Health Care Services, per day, up to greater of 30 days/calendar year or 2x days confined	\$300

Colonial Life's Cancer Insurance

[One family's journey]

Paul and Kim were preparing for their second child when they learned Paul had cancer. They quickly realized their medical insurance wouldn't cover everything. Thankfully, Kim's job enabled her to have a cancer insurance policy on Paul to help them with expenses.



DOCTOR'S SCREENING

Wellness benefit

Paul's wellness benefit helped pay for the screening that discovered his cancer.

For illustrative purposes only



SECOND OPINION

Travel expenses

When the couple traveled several hundred miles from their home to a top cancer hospital, they used the policy's lodging and transportation benefits to help with expenses.



SURGERY

Out-of-pocket costs

The policy's benefits helped with deductibles and co-pays related to Paul's surgery and hospital stay.

How would cancer impact your way of life?

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

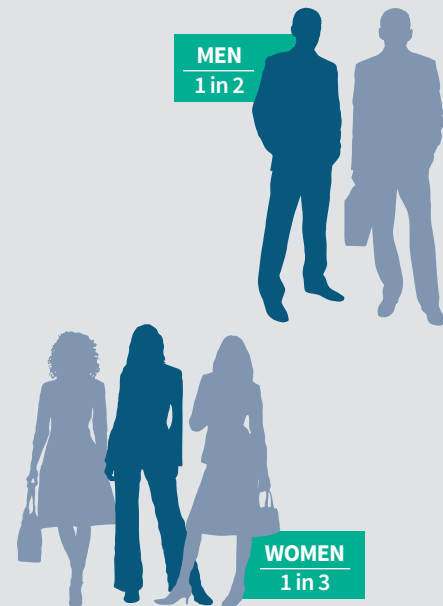
If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have indirect treatment and recovery costs, such as child care and home health care services.

Help when you need it most

Cancer coverage from Colonial Life & Accident Insurance Company can help protect the lifestyle you've worked so hard to build. It provides benefits you can use to help cover:

- Loss of income
- Out-of-network treatment
- Lodging and meals
- Deductibles and co-pays

[LIFETIME RISK OF DEVELOPING CANCER]



American Cancer Society, "Cancer Facts and Figures" (2020)

Colonial Life's Cancer Insurance

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



TREATMENT

Experimental care

Paul used his plan's benefits to help pay for experimental treatments not covered by his medical insurance.

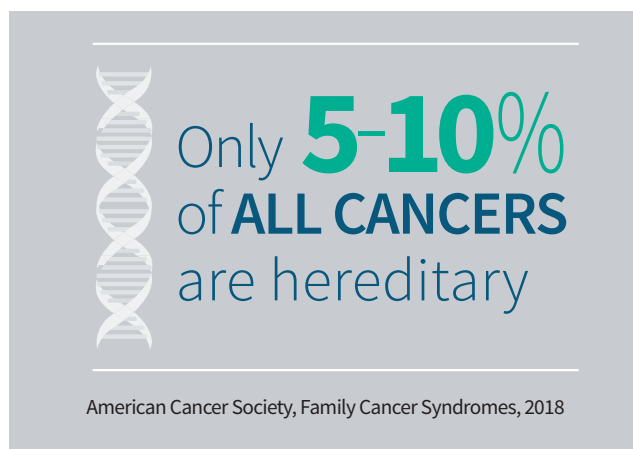
For illustrative purposes only.



RECOVERY

Follow-up evaluations

Paul has been cancer-free for more than four years. His cancer policy provides a benefit for periodic scans to help ensure the cancer stays in check.



THIS IS A LIMITED BENEFIT POLICY.

Pre-existing Condition means a sickness or physical condition for which any covered person was treated, had medical testing, received medical advice or had taken medication within 6 months before the effective date of coverage shown on the Certificate Schedule and which is not excluded by name or specific description in the policy or this certificate.

To clarify, benefits can be paid after a six month waiting period if a pre-existing condition does apply.

Routine follow-up care during the 6 months immediately preceding the effective date of coverage to determine whether a breast cancer has recurred in a covered person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions, unless evidence of breast cancer is found during or as a result of the follow-up care.

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Underwritten by Colonial Life Insurance Company, Columbia, SC.



Policyholder Service Guide

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal.

Getting started

The easiest way to manage your business with us is through the My Colonial Life policyholder section of ColonialLife.com.

To sign up for the website:

1. Visit ColonialLife.com.
2. Click **Register** at the top right.
3. On the sign-up page, click **Join the Policyholder Website**.

After providing some basic information, you'll be ready to go.

Consider your options

Whether online or by phone, we'll provide the service you need.

NEED	ColonialLife.com	800-325-4368
Submit your claim using our eClaims system	✓	
File health screening/wellness and doctor's office visit claims (up to 18 months)	✓	✓
Check the status of your claim	✓	✓
Review, print or download a copy of your policy/certificate	✓	
Access claim and service forms	✓	✓
Update your contact information	✓	✓
Access your claim correspondence	✓	
Complete a notification for a life claim	✓	✓

Filing claims

eClaims

With the eClaims feature on ColonialLife.com, you can file claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- With eClaims, you can file most claims online, including:
 - Accident
 - Disability
 - Cancer
- You can access eClaims through your computer or mobile device and upload any required supporting documentation.
- Once you're logged in to ColonialLife.com, visit the Claims Center and select File an Online Claim to get started.



Health screening/wellness claims

- The quickest way to receive the applicable benefits for your health screening/wellness services is to file online.
- For health screening/wellness claims within 36 months of the date you are filing the claim, click on File a Wellness Claim Online on the Claims Center page. If you do not want to file online, you can use the automated customer service center at 1-800-325-4368.
- For health screening/wellness claims over 36 months, you'll be directed to print out a paper claim form under the claims and service forms section on the Claims Center page.

Paper claims

- If you don't want to file online, download the form you need by visiting the Claims Center page on ColonialLife.com and clicking on claims and service forms.
- For instructions on how to correctly complete your claim form, view the claims videos on the Claims Center page.
- Be sure that you complete all sections of the claim form. Also, include a diagnosis from your doctor, along with copies of any appropriate bills, if required.
- Keep a copy of your claim information for your records.
- When we receive information regarding your claim, you'll be notified by telephone or email. If you select the electronic messaging option, you'll receive a call when the claim is processed.

Claim tips and information

- When submitting your claim, make sure to include all required supporting documentation, as this will allow us to process your claim quicker.
- To view correspondence pertaining to your claim, visit ColonialLife.com. Once you log in to your secure account, select My Correspondence from the home page.
- Whether you submit your claims online or by paper form, you can select optional services that authorize us to:
 - Communicate claims information via electronic messaging to your phone number.
 - Send claim benefits overnight by deducting a fee from your claim payment.
 - Release information to your benefits representative, plan administrator or family member.

Contact us

Online

ColonialLife.com

Log in and click on

Contact Us to email us.

Telephone

1-800-325-4368

Contact Center representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET.

Information is available 24/7 through our automated phone system.

Please have your Social Security or policy number ready when you call.

Hearing-impaired customers

Customers with a Telecommunications Device for the Deaf (TDD) should call **803-798-4040**.

If you do not have a TDD, call Voiance Telephone Interpretation Services at **844-495-6105** to reach us.

The logo for Colonial Life, featuring the company name in a white serif font with a registered trademark symbol. Above the text are several white dots of varying sizes, arranged in a slightly curved pattern, resembling a stylized sun or a cluster of stars.

Accident Care – FL

Base Plan Exclusions and limitations:

We will not pay benefits for losses that are caused by or are the result of a covered person's:

- **Flying** - Operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven.
- **Hazardous Avocations** - Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, pansailing, or parakiting.
- **Illegal Activities** - Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution.
- **Racing** - Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- **Semi-Professional or Professional Sports** - Practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- **Sickness** - Having any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury.
- **Suicide or Self-Inflicted Injuries** - Committing or trying to commit suicide or his injuring himself intentionally, whether he is sane or not.
- **War or Armed Conflict** - Being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism.

In addition to the exclusions listed above, we also will not pay the Catastrophic Accident benefit for injuries that are caused by or are the result of:

- **Birth** - Injuries to a dependent child received during his birth.
- **Intoxication** - Any covered person's being intoxication or under the influence of any narcotics unless administered on the advice of his doctor.

Waiting Period:

Catastrophic Accident: 365 day elimination period

Termination:

Base Plan:

We guarantee that you can keep this policy in force as long as the premiums are paid when due. They can be paid:

- anytime before they are due; or
- within the grace period.

If this is a named insured and spouse policy or a two-parent family policy, coverage on your spouse will end:

- if this policy terminates;
- if the premiums are not paid for your spouse when they are due or within the grace period;
- on the date the next premium is due after you ask us to end your spouse's coverage;
- after you divorce your spouse; or
- after your spouse dies.

If this is a one-parent or a two-parent family policy, coverage on your children insured by this policy will end:

- if this policy terminates;
- if you do not pay the premiums for your children when they are due or within the grace period;
- on the date the next premium is due after you ask us to end your children's coverage; or
- if you die and this is a one-parent family policy.

Coverage will end on each child when he no longer qualifies as a dependent child as defined in this policy. It is your responsibility to notify us if any dependent child no longer qualifies as an eligible dependent. If this is a one-parent family or a two-parent family policy and all of your dependent children no longer qualify as eligible dependents and you do not notify us, the extent of our liability will be to refund premium for the time period for which they did not qualify. Coverage will not end on a covered child who reaches age 26 if that child is and continues to be mentally or physically handicapped and is chiefly dependent on you or your spouse for support. However, you must continue to pay the premiums for one-parent or two-parent family coverage to keep his coverage in force.

Renewability:

Base plan:

This policy is guaranteed renewable for life as long as you pay the premiums when they are due or within the grace period. Your premium can be changed only if we change it on all policies of this kind in force in the state where the policy was issued. If your premium is changed, you will be given 45 days notice.

Benefit Choice:

Premium may vary based on plan selection.

Base: DIS 1000-O-FL 58524

Exclusions and limitations:

What Is Not Covered by the Policy

We will not pay benefits for losses that are caused by or are the result of your:

- addiction to alcohol or drugs, except for drugs taken as prescribed by your doctor;
- operating, learning to operate, or serving as a crew member of or jumping or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger.
- giving birth within the first nine months after the effective date of the policy as the result of a normal pregnancy, including Cesarean. Complications of pregnancy will be covered to the same extent as any other covered sickness;
- engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing, or parakiting;
- participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- having a pre-existing condition as described and limited by the policy;
- having a neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder of any kind. However, Alzheimer's Disease and other organic senile dementias are covered under the policy;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- committing or trying to commit suicide or your injuring yourself intentionally, whether you are sane or not; or
- being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of terrorism committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism.

Waiting Periods:

Elimination Period: may vary based on plan selection as shown on the named insured's Certificate Schedule.

Waiver of Premium: 90 days

Pre-ex:

Pre-existing condition means your having a sickness or physical condition that during the 12 months immediately preceding the effective date of the policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

Termination:

This coverage will end on the policy anniversary date on or next following your 70th birthday. Coverage ending at age 70 will not affect any disability that began while the policy was in force.

If the premium is not paid before the 31 day grace period ends, the coverage provided by this policy will be terminated due to non-payment of premiums at 12:01 A.M. on the day following the end of the grace period. If your coverage terminates due to non-payment of premiums, we will send you a ten-day written notice before this policy is terminated.

Renewability:

Your policy is guaranteed renewable to the policy anniversary date on or next following your 70th birthday. Your premium can be changed only if we change it on all policies of this kind in force in the state where your policy was issued. Policy anniversary date occurs annually on the same date and in the same month as the date for which we first received premium.

Benefit choice:

Premium may vary based on plan selection.

Group Cancer – FL

Pre-ex:

We will not cover cancer that meets the requirements of the Eligibility for Cancer Benefits provision but is a preexisting condition as defined in the certificate, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule. No benefits will be payable for any cancer for which the requirements of the Eligibility for Cancer Benefits provision are not met.

Termination:

Termination of a Named Insured's Coverage

Your coverage under this certificate will terminate on the earliest of the following dates:

- the date the policy terminates;
- the end of the grace period following the premium due date we fail to receive the required premium for you;
- the date you are no longer in an eligible class;
- the date your class is no longer included for insurance; or
- on the date the next premium is due after you ask us to end your coverage.

Termination of coverage will not affect any claim for cancer treatments that occurred while your coverage was in force.

When Coverage Ends on Your Spouse and Dependent Children

If this is family coverage, coverage on your spouse will end on the earliest of the following dates:

- the date the policy terminates;
- the end of the grace period following the premium due date we failed to receive the required premium for your family coverage;
- the date your coverage terminates;
- the date you ask us to end your spouse's coverage;
- the date you die; or
- the date the next premium is due after you divorce your spouse or your marriage is annulled.

Cancellability:

The policy can be cancelled by the policyholder or us. Except for nonpayment of the required premium or the failure to meet continued underwriting standards, we may not cancel the policy prior to the first anniversary date of the policy effective date.

Benefit choice:

Premium may vary based on plan selection.

Delayed Effective date:

The effective date of your coverage will be delayed if you are not a member of an eligible class on the effective date shown on the Certificate Schedule. The coverage will be effective on the date that you return to status as a member of an eligible class. If this is family coverage, coverage on your spouse and/or dependent children will be effective on the date that you return to status as a member of an eligible class.

Thank you for choosing Colonial Life.

For additional information on your State of Florida voluntary insurance benefit offerings, go to VisitYouville.com/StateofFL. On the website you will find the information contained in this booklet, answers to frequently asked questions and other helpful information.

STATE OF FLORIDA OFFICE

386-252-9806 or 888-756-6701

Fax: 386-252-1745

FLDistrict@ColonialLifeSales.com

No matter where you work, Colonial Life's got you covered.

Contact a Colonial Life benefits counselor at

888-756-6701

to learn more about the following post-tax benefits that may be available through your agency:

- Hospital Indemnity Insurance
- Critical Illness Insurance
- Life Insurance

The logo for Colonial Life, featuring the words "Colonial Life" in a white serif font. Above the word "Colonial" are five small white circles of varying heights, arranged in a slight arc, resembling a stylized sun or a decorative element.

ColonialLife.com

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