

Your  
Company  
LOGO

## Voluntary Supplemental Benefits

Colonial Life



### What Are Supplemental Benefits?

Supplemental benefits cover the gaps in your core benefits program provided by your employer. This coverage protects you and your family from unexpected life events. Supplemental Insurance policies **pay you directly**, and can help cover things your other insurance won't, such as lost income when unable to work, out-of-pocket medical expenses, and household bills.



### Enrolling is easy!

**A Colonial Life Benefits Counselor will be speaking with you to assist you with all of your Benefits!**

To register for a time to enroll in your benefits go to: <https://coloniallife.rivs.com/schedule/yourcompanyname>

All other questions, please contact Perry Sholes at [perry@jprinsure.com](mailto:perry@jprinsure.com)

### Benefit Program Options

#### Disability Income Protection ▶

"Paycheck Insurance." Replaces up to 60% of your income to help make financial ends meet in the event that you become disabled due to an injury or illness and are unable to work.

#### Dental PPO with Vision Insurance ▶

Dental benefits can help with a variety of costs from routine cleanings, to more advanced procedures. While, vision coverage helps pay for eye exams and materials, such as glasses and contact lenses.

#### Accident Protection ▶

24 hour / 7 days a week / 365 days a year coverage for treatment of accidental injuries. Helps to offset unexpected medical expenses due to an accident such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation, stitches, x-rays and other covered accidental injuries.

#### Critical Illness Insurance Protection ▶

Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy. Critical Illnesses include: Heart Attack, Stroke, Renal Failure, Coma, Paralysis, Blindness, Occupational infectious HIV and Major Organ Transplant.

#### Life Insurance Protection ▶

Term and Whole Life insurance. Tailor coverage for your individual needs and helps provide financial security for your family members. Coverage for spouse and dependents also available.

### Benefits Features:

**Flexibility** Use benefit payments however you like - pay medical bills, household bills, or supplement lost income from missing time at work.

**Convenience** Pay premiums through a payroll deduction from your check.

**Benefits are paid directly to you** Unlike major medical, supplemental benefits pay you, not a hospital or doctor.