



COLONIAL LIFE is a Leader in Benefits designed to fill in the Gaps of Major Medical Insurance. These programs pay CASH directly to you.

## Dental Insurance



Dental Insurance can help with a variety of dental costs, from routine cleanings to more advanced procedures.

Benefits Include:

- \$30-\$60 Benefit for Wellness Exams
- \$10-\$275 Benefit for Fillings and Basic Services
- \$10-\$425 Benefit for Crowns and Major Services
- Additional Benefits include Pain Management Services, Gum Treatments, Prosthetic Services and more

Rates Shown for Dental Level 1:

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-75	\$11.06	\$20.47	\$21.99	\$31.41

## Accident Insurance

Accidents happen in places where you and your family spend the most time – at work, in the home, and on the playground – and they’re unexpected. How you care for them shouldn’t be.



Rates Shown for Basic Accident 1.0 Off-Job with Health Screening:

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-80	\$4.98	\$7.71	\$8.71	\$11.57

## Short Term Disability “Paycheck” Insurance



Imagine if you are sick or hurt and unable to work. [How long can you go without a paycheck?](#) Benefit periods range from 3 months to 24 months. Up to \$6,500 benefits depending on current income.

Rates Shown for Individual Disability, AA industry rating, Off-job coverage: 3 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$2,500*	\$3,000*
0 days Accident/7 days Sickness	17-49	\$11.08	\$16.62	\$22.15	\$27.69	\$33.23
	50-64	\$13.15	\$19.73	\$26.31	\$32.88	\$39.46
	65-74	\$15.97	\$23.95	\$31.94	\$39.92	\$47.91
14 days Accident/14 days Sickness	17-49	\$6.92	\$10.38	\$13.85	\$17.31	\$20.77
	50-64	\$8.86	\$13.29	\$17.72	\$22.15	\$26.58
	65-74	\$11.26	\$16.89	\$22.52	\$28.15	\$33.78

## Cancer Insurance

1 out of every 2 men and 1 out of every 3 women will develop cancer in their lifetime. How would Cancer impact your way of life? Don’t wait until it’s too late to find coverage.



Rates Shown for Cancer Assist Level 1:

ISSUE AGE	NAMED INSURED	EMPLOYEE AND SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-75	\$4.68	\$9.37	\$4.75	\$9.44

## Critical Illness Insurance



Someone in America will have a coronary event every 34 seconds. You never know when someone you care for may be affected by a critical illness. Benefits range from \$5,000 up to \$75,000 in the event of a specified critical illness.

Rates Shown Include Subsequent Diagnosis Coverage and a \$50 Health Screening Benefit:

	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
\$10,000	17-24	\$1.41	\$2.12	\$1.45	\$2.21
	25-29	\$1.64	\$2.49	\$1.68	\$2.54
	30-34	\$2.01	\$3.04	\$2.05	\$3.09
	35-39	\$2.61	\$3.87	\$2.65	\$3.97
	40-44	\$3.39	\$5.07	\$3.44	\$5.12
	45-49	\$4.41	\$6.64	\$4.45	\$6.69
	50-54	\$5.61	\$8.58	\$5.65	\$8.63
	55-59	\$6.85	\$10.57	\$6.90	\$10.61
	60-64	\$8.37	\$13.01	\$8.42	\$13.10
	65-70	\$10.08	\$15.18	\$10.13	\$15.27

## Hospital Confinement Indemnity Insurance

Protect yourself against today's higher deductibles and out-of-pocket maximums with major medical insurance.

With this chosen plan if you are confined to the hospital you will receive a \$1,000 lump-sum benefit. Also, if you undergo an out-patient surgical procedure listed in the brochure you are entitled to either \$500 for Tier 1 procedures or \$1,000 for Tier 2 procedures; with a \$1,500 calendar year maximum. Rates for specified plan shown below:



ISSUE AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND DEPENDENT CHILDREN	EMPLOYEE, SPOUSE AND DEPENDENT CHILDREN
17-49	\$8.01	\$15.19	\$10.77	\$17.95
50-59	\$11.40	\$21.69	\$14.17	\$24.47
60-64	\$15.03	\$28.55	\$17.79	\$31.31
65-75	\$19.31	\$36.67	\$22.09	\$39.44

## Term Life Insurance

Whole Life and Universal Life also available

### 10 Year Term Base Plan Non-Tobacco Rates

ISSUE AGE	\$50,000
15	\$4.47
25	\$4.47
35	\$4.47
45	\$7.58
55	\$15.31
65	\$37.81
75	\$120.00

### 20 Year Term Base Plan Non-Tobacco Rates

ISSUE AGE	\$50,000
15	\$4.66
25	\$4.66
35	\$5.37
45	\$10.29
55	\$23.18
65	\$59.40



All prices shown are for illustrative purposes only and are subject to change.  
This flyer shows prices and descriptions for Florida and may vary by state. YEAR 2016