

## 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 available throughout the **month of December** to review these benefits and enroll you in a customized plan of your choice. For more information please email [getinfo@coloniallifemd.com](mailto:getinfo@coloniallifemd.com)

Click Here to visit your interactive website:  
[www.visityouville.com/allenshariff](http://www.visityouville.com/allenshariff)

## 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.

### Hospital Confinement Protection ▶

Pays a lump-sum benefit directly to you if you are hospitalized or have an out-patient surgery; this benefit can be used to pay your out of pocket medical expenses.

### 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.

### Cancer Protection ▶

Helps you cover the out-of-pocket medical and non-medical expenses (loss of family income) related to cancer treatments that most medical plans don't cover.

### 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.