



# The ACT 1 Group

Employee Benefits Package  
Open Enrollment

# The Act 1 Group Benefit Overview

- Understanding Group Disability
- Colonial Life Essential Voluntary Benefit
  - Accident
  - Short-Term Disability
  - Critical Illness
  - Cancer Protection

# Understanding Group Disability



- The ACT 1 Group provides a Group Long-Term Disability plan.
- If you are disabled due to a covered injury or illness, this plan pays 60% of your income for 24 months after a 90-day elimination period.
- **Remember** this plan is offset by other programs or benefits you may qualify for including- Workers Compensation and State Disability.



# Colonial Life



## The Advantage of Colonial Life plans:

- Most plans pay in addition to other benefits you may have with other insurance companies.
- Benefits are paid directly to you, unless you specify otherwise.
- With most plans, you can keep your coverage even if you change jobs or retire.
- Most plans are guaranteed renewable.
- Coverage available for Employee, Spouse and/or Children

# Colonial Life

- Short-Term Disability Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Confinement Indemnity Insurance



Policies have exclusions and limitations that may affect benefits payable.  
All plans may not be available in all states and benefits provided may also vary by state.

# Colonial Life



## Short-Term Disability Insurance

- Helps protect your income and lifestyle if you are unable to work due to a covered accident or covered sickness.
- Use benefits to help pay for:
  - Mortgage or rent payments.
  - Utility bills and other household expenses
- Use the money where it's needed most

Product underwritten by Colonial Life & Accident Insurance Company.  
Policies have exclusions and limitations that may affect benefits payable. All plans may not be available in all states and benefits provided may also vary by state.

# Colonial Life



## Accident Insurance

- Helps pay the direct (medical) and indirect (non-medical) expenses that may result from a covered accident.
- Provides benefits for initial care and treatment, in addition to some follow-up care that you may need.

Product underwritten by Colonial Life & Accident Insurance Company.  
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# Colonial Life



## Cancer Insurance

- Helps protect you against the indirect costs and other expenses associated with cancer diagnosis and treatment.
- Benefits payable for:
  - Specified cancer screening tests.
  - Diagnosis of skin cancer.
  - Hospital confinement and surgical benefits.
  - Radiation/chemotherapy.
  - Transportation and lodging.

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# Colonial Life



## Critical Illness Insurance

- Helps protect your financial security if you experience a specified critical illness such as heart attack (myocardial infarction), stroke or cancer.\*
- Pays a lump-sum benefit upon diagnosis.
- The benefit is paid to you unless you specify otherwise—***use the money where it's needed most!***

*\*Cancer coverage may be optional or not available in some groups.*

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# Colonial Life



## Hospital Confinement Indemnity Insurance

- Designed to supplement your existing major medical coverage.
- Lump-sum benefit helps you to pay medical and non-medical expenses associated with a hospital stay, such as:
  - Deductibles or co-payments.
  - Transportation to and from the hospital.

Product underwritten by Colonial Life & Accident Insurance Company.  
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# What Happens Next?

- Take advantage of your options.
- Don't be afraid to ask questions.
- We will meet with you individually to help you tailor your benefits plan to your needs.



# For Additional Information and Assistance

**Call the Colonial Life Benefits  
toll-free number (888) 776-2808.**

This number is available for all Act 1 Group eligible employees during open enrollment, as well as for existing policy holders with questions regarding claims, coverage or other important areas.

For Claim information or forms go to [www.coloniallife.com](http://www.coloniallife.com)