



Voluntary Group Term Life

Voluntary Group Term Life can help increase financial security for your family if something were to happen to you.

INFORMATION TERMS

Colonial Life's Group Voluntary Term Life Plans

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Colonial Life's Group Voluntary Term Life ["Brochure"](#)

Why group term life insurance is a good option?

- Death Benefit
- Lower Premiums
- Coverage during high-need years
- Benefit payment typically tax-free

Our Coverage includes:

- Available coverage for either \$50,000 or \$100,000
- Built-in Accelerated Death Benefit provides an advance of up to 75% of the death benefit, if diagnosed with a terminal illness.
- Employee Assistance Program (EAP)
- Life Planning Services

Additional Programs included:

Employee Assistance Program (EAP)

Health Advocate EAP provides 24-hour confidential counseling and resources with unlimited phone support, online chat and up to three face-to-face sessions for a variety of personal and work issues; such as

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity Theft Resources
- Retirement Planning
- Staying Healthy

Life Planning Services

Health Advocate Life Planning Services can help ease the burden on families with a terminally ill employee. This service offers financial and legal counseling:

- Impartial, confidential consultations
- A Life Planning Resource Guide with decisions checklist and basics on settling an estate.
- Legal and Financial counseling dealing with creditors and financial changes.
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting.



[Colonial Life's Disclosures, Limitations, and Exclusions](#)

[Limitations and Exclusions](#)

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 The maximum benefit is 50% of your benefit in NE.

3 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA. Accelerated death benefit payments will reduce the amount the policy pays upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing accelerated benefit payments.

4 The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company Group Term Life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. State-mandated limitations for legal services in WA apply. Please contact the company for full details.

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ABOUT US

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to schedule a call with a live Benefit Advisor for personalized assistance with your benefits enrollment, or call us at 800-617-8012

For further questions, please send us an email at benefitsupport@medsurf.co

CONTACT US

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