Colonial Benefits for Commonwealth Electric Company

www.coloniallife.com or worklife.coloniallife.com





1-833-703-1967 employer code 7617004

- Gather any information you may need to enroll, such as dependents' names, birthdates, Social Security numbers, and addresses.
- This call will be recorded, and a benefit counselor will answer any questions you have and complete your enrollment over the telephone.

With most Colonial Life insurance products:

- Benefits are paid CASH directly to you, unless you specify otherwise.
- You can KEEP coverage with the SAME cost and SAME benefits when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies.
- The ability to protect your income and assets if an injury, illness, or disability occurs.
- The convenience of premium payment through payroll
- Coverage is available for your spouse and dependent children.

Call the Benefits Center at 1-833-703-1967, employer code 7617004

8 AM - 5 PM CST

(excluding weekends & holidays)

If all Benefits Center lines are busy, please LEAVE a message stating
1) Your Name 2) Your Employer, and 3) Phone number to call you back at.

Whole Life Insurance (After-Tax) GUARANTEED ISSUE available!!

- Permanent insurance for the insured's whole life (to age 100) with no health questions for Guaranteed Issue face values and only 2 health questions (no height or weight questions) for face values above GI amounts.
- NEW Guaranteed Issue for Juvenile policies.
- Guaranteed level death benefit amount and guaranteed cash value.
- Stand-alone policies for children and grandchildren.
- · Chronic Care Benefit Rider available.

Group Accident Insurance (Pre-Tax)

- Helps pay unexpected medical expenses from lacerations, fractures, and other injuries.
- Helps pay major medical deductibles and copayments if you're confined to a hospital from a covered accident.
- Covers you 24-7 on and off the job.
- Covers children in all their school-sponsored sports, club sports, and school activities through the collegiate level.
- Wellness benefit included for screening exams.

Cancer Insurance (Pre-Tax)

- Helps pay out-of-pocket expenses not covered by major medical plans.
- A benefit is triggered for some treatments and services on a daily basis. Other benefits
 are paid in lump sums. It generates money paid directly to you. These benefits are to be
 used by you to offset your direct and indirect expenses.
- This plan is to give you peace of mind when you go to centers of excellence and give
 you peace of mind to get well while we help provide benefits for you to help pay the bills.
- Coverage includes but is not limited to initial diagnosis, treatment, inpatient care, transportation and lodging, and experimental treatment.
- · Wellness benefit included for screening exams.
- Initial Diagnosis Rider can now provide a benefit up to \$10,000.

Hospital Confinement Insurance (Pre-Tax)

- Helps offset the gaps caused by copayments and deductibles that are not covered by most major medical plans.
- Provides benefits for hospital admission (*including delivery of a child*), rehabilitation units, and wellness tests, and includes a waiver of premium benefit.
- · Wellness benefit included for screening exams.