



NEWS RELEASE

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Colonial Life Partners with MultiPlan for Limited Benefit Medical Coverage

New provider network offers greater access to care for Colonial Life customers

COLUMBIA, S.C. (April 3, 2009) — Colonial Life customers with the company's limited benefit medical plan coverage now have access to an improved provider network.

Colonial Life began partnering with MultiPlan on April 1 for its Colonial Health Advantage_{SM} limited benefit medical plan. The MultiPlan network was founded in 1980 and includes more than 565,000 health care professionals, 4,500 hospitals and 100,000 ancillary facilities nationwide.

Colonial Health Advantage helps meet the growing demand for basic health coverage for employees with no major medical insurance. Research shows 47 million people don't have health insurance.¹ Employers and their employees are increasingly finding a limited benefit medical plan offers an affordable solution for basic, noncatastrophic health care coverage. Colonial Health Advantage isn't major medical insurance or a substitute for major medical coverage, but it does pay for a limited set of benefits with a fixed benefit amount. Depending on the plan selected and state availability, it offers benefits for doctor's office visits, preventive care, diagnostic tests and x-rays, hospital confinement and prescription drugs.

Colonial Health Advantage coverage is available for workplaces with as few as three employees enrolling in the plan. Minimum group sizes vary depending on the number of eligible employees in the account, whether the pre-existing condition exclusion is waived and whether the employer is paying the premiums. Discounted rates when the employer is paying the premiums are available for groups as small as 25 eligible employees.

For more information about Colonial Health Advantage or Colonial Life's other products and services, call Colonial Life at (803) 798-7000 or visit www.coloniallife.com.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Colonial Life is a market leader in providing insurance benefits for employees and their families through their workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service. Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group. "Colonial Health Advantage" is a service mark of Colonial Life & Accident Insurance Company.

The Colonial Health Advantage_{SM} plan is a group limited benefit hospital confinement indemnity and accidental death and dismemberment plan. It is not designed to replace a major medical, other comprehensive and/or catastrophic plan. This is limited coverage that may not provide a reimbursement for all medical expenses a certificate holder may incur. In Georgia and Texas, this product is a hospital confinement indemnity plan. Certificates have exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states.

1 Henry J. Kaiser Family Foundation, 2006

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