

With the costs of health coverage, I just can't afford to cover my employees.

Yes, you can.

**Colonial Life**<sup>SM</sup>  
Making benefits count.

It's no secret that rising health care costs are forcing concerned employers like you to look for new and competitive solutions for your business. Health insurance is key to helping you attract and keep quality employees. But many employers simply can't afford employee health coverage. And many employees can't afford the premiums.

The Colonial Health Advantage<sub>sm</sub> plan is a limited benefit medical plan that allows you to offer affordable, limited and clearly defined health benefits to your full-time and part-time employees. It also gives you the option to offer a critical illness benefit.

This coverage is just another way Colonial Life can help you make benefits count for your employees.

### You Can Help Your Valued Employees Obtain Important Coverage

Colonial Health Advantage provides you with a way to offer your employees and their eligible dependents access to much-needed limited health care benefits. This coverage provides a broad range of limited benefits and options, including doctor visits, preventive care, pharmacy, hospital confinement and surgery.

- Doctor's Office visit benefit
- Preventive Care visit benefit
- Diagnostic Testing, X-ray and lab benefit
- Pharmacy benefit
- National network PPO
- Hospital Confinement benefit
- Hospital Intensive Care Unit benefit
- Hospital Admission benefit
- Surgical benefit
- Anesthesia benefit
- Accident Lump-Sum benefit
- Air/Ambulance benefit
- Critical Illness benefit
- Accidental Death & Dismemberment benefit

Help your employees enjoy the security of knowing they have some level of coverage to obtain the care they need from the providers they choose. Let Colonial Health Advantage help fill the gaps in your employee benefits package.

# Can You Afford Not to Consider Colonial Health Advantage?

- It enhances your ability to **recruit and retain** employees. Benefits are available for full-time and part-time (15 hours per week) employees.
- It can help **increase productivity**. Your employees have access to and are encouraged to seek preventive and routine care.
- It's **affordable** for you and your employees. No up-front premium is required. If you pay 100% of the premium for employee-only coverage, you may receive a premium discount on your contribution.
- It gives you the option to offer a **critical illness benefit**. This coverage helps provide extra financial protection in the event of a covered critical illness.
- It provides the opportunity to offer **prescription drug benefits**. Claims for this benefit are administered by Express Scripts®, one of America's largest pharmacy benefit managers.
- It can help **save on taxes**. Through our marketing alliances, we can help you reduce payroll taxes and help your employees increase their spendable income with a Premium Only Plan (POP).
- It's **simple** to use, enroll and administer. There are no census or complex participation requirements and no network penalties, deductibles or co-insurance amounts. We bill you electronically and provide the same excellent customer service that our customers have grown to expect.
- It allows you to **wave pre-existing conditions** with a minimum of 25\* enrolled employees or 10 percent participation (whichever is greater), or if there are at least 10 eligible employees and premiums are 100 percent employer-paid.
- It provides coverage with **guaranteed issue**\*\* There are no health questions or medical underwriting.
- It provides discounts through a large national **PPO network**. Your employees have choices to obtain the care they need. If they use providers from the network they can receive a discount to help reduce their out-of-pocket expenses.

\*In FL, the minimum account size is 51.

\*\* Pre-existing conditions may apply.

**Fewer U.S. employers are offering health benefits, mostly because many new small employers have chosen not to pay for health insurance. While the share of large employers offering health benefits remained fairly constant between 2001 and 2006 at about 98 percent, the share of small employers (with 3-199 employees) offering them dropped from 68 percent to 60 percent.**

*U.S. Government Accountability Office,  
May 2007.*

- It comes with direct **benefits communication and enrollment services**. These valuable services are provided at no direct cost to you.
- It's backed by Colonial Life. We're a company well known for our **quality service** and as a leader in the voluntary benefits industry, and Colonial Health Advantage claims are administered by the largest employee benefits third-party administrator in the country, Harrington Health.

This is a Group Limited Benefit Hospital Confinement Indemnity and Accidental Death & Dismemberment plan. It is not designed to replace major medical, other comprehensive and/or catastrophic plans. This is limited coverage that may not provide a reimbursement for all medical expenses the insured may incur.

In GA and TX, this product is a Hospital Confinement Indemnity Plan, and in KS, it is a Group Limited Benefit Accident and Sickness Fixed Indemnity Plan.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
coloniallife.com