

Accidents Happen

Our personal accident insurance coverage can help you round out your employee benefits package.

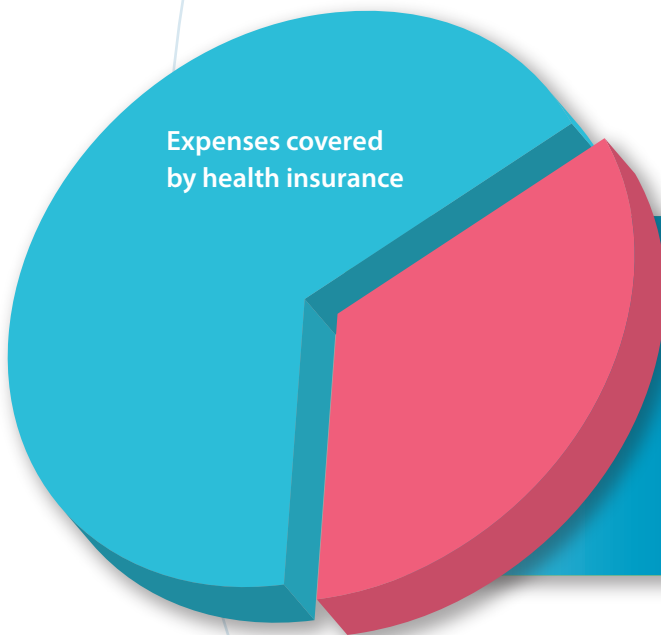
Accidental injuries are unexpected and costly, and they happen more often than you may think.

As a concerned employer, you want to provide benefits that can help your employees handle these costs. But health insurance costs and premiums are rising. As a result, your employees may be dealing with higher out-of-pocket expenses and restrictions on health providers.

Even if your employees have disability insurance in addition to health insurance, an accident can have a financial impact because of possible gaps in coverage or elimination periods. And even costly accidents don't always result in a disability.

There are some solutions.

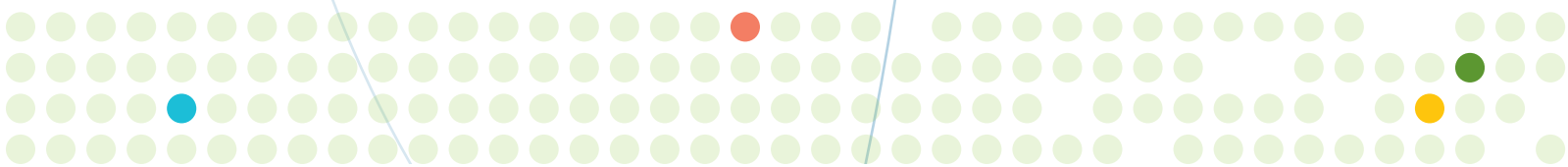
Colonial Life's guaranteed renewable accident product provides indemnity benefits for accidents. Employees can choose coverage for on- and off-the-job or off-the-job-only accidents. Employees have a choice of family coverage or stand-alone coverage for themselves, their spouse or dependent children. Features include the same benefits for employee, spouse and dependent children, worldwide coverage and portability. Optional riders, such as disability income, are available at an additional cost for the employee or spouse. An advantage of the disability income rider is that it can cover a spouse who may not have disability coverage through an employer.



Our products offer choices to help fill in the gaps

- Co-pay
- Deductibles
- Over-the-counter medications/supplies
- Non-medical expenses

For illustrative purposes only.



In the U.S., one disabling injury takes place every second. And in one year, the financial impact of these injuries is equal to \$5,700 in out-of-pocket expense per household.*

**Injury Facts, National Safety Council, 2008 Edition.*

Accident Insurance

Voluntary accident insurance provides lump-sum and daily benefits for covered accidents, such as benefits for injuries, hospital confinement, intensive care unit confinement, and accidental death and dismemberment. Because it provides accident coverage only, it meets the definition of HSA-permitted coverage. And employees can purchase accident insurance through the convenience of payroll deduction.

Don't Settle for Less

There is no way to control the rising costs of health care. But there are ways to work around them. When you're planning your employee benefits package, don't settle for less. You can still help provide your employees the security they need and deserve by adding Colonial's accident insurance. See your Colonial Life benefits counselor for more details.

These coverages may not be available in all states. Product benefits and benefit amounts vary by state. Policies have exclusions and limitations that may affect benefits payable. For complete details, see your Colonial Life benefits counselor.

- Of workers aged 25 to 65, 3-in-10 will suffer an accident or sickness that keeps them out of work for at least three months.

Commissioner's Disability Table A, Society of Actuaries, 1985

- A work-related injury occurs every nine seconds in the U.S.

Injury Facts, National Safety Council, 2008 Edition

- Children ages 5 to 14 account for nearly 40 percent of all sports-related injuries treated in hospital emergency departments.

2006 National Center for Sports Safety

- Approximately 46 percent of all disabling injuries occur in and around the home, the most common place of injury.

Injury Facts, National Safety Council, 2008 Edition

Colonial Life

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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