

# It's time to enroll in your benefits

## CITY OF PORTAGE

We've designed an enrollment experience that connects employees to a benefits counselor through technology for Open Enrollment or for Newly Hired Employees to find out about all of your benefit options.

You never know when an unexpected illness or injury could leave you and your family with financial difficulties.

Health insurance can help, but you can still have deductibles, co-payments and other out-of-pocket expenses.

That's where Colonial Life benefits come in. Sometimes called supplemental insurance, these benefits are designed to complement your health insurance and help provide extra financial protection.



You also have the opportunity to apply for these Colonial Life voluntary benefits:

Short-Term Disability helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or sickness

Accident Insurance nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how **you're** going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use. Wellbeing assistance benefit \$100 Payable once per covered person per calendar year: Annual physical, including annual exams, Immunizations and many more.

Critical Illness Insurance provides a benefit to help you manage the financial **impacts of a critical illness**. If **you're diagnosed with a covered critical illness or cancer**. Colonial Life can help with your expenses, so you can concentrate on **what's most important** – your treatment, care and recovery. Wellbeing assistance benefit \$50 Payable once per covered person per calendar year.

Hospital Confinement helps with increasing deductibles, co-pays, and **other expenses not covered by many of today's health insurance plans**, providing financial protection when unexpected events get in the way.

Term Life Insurance offers a predictable way to provide more life coverage at more affordable prices during high-need years.

Whole Life Insurance provides a benefit to help protect your **family's way of life** in the event of your death. Guaranteed issue coverage for employees up to \$200,000.

If you are interested in speaking with our Colonial Life Benefit Enrollment Specialists or getting more detailed information about your benefits, please scan the QR code or click the link below to schedule an appointment.

[It's time to enroll in your benefits](#)



Contact your Colonial Life Benefit Counselor to learn more.

262-800-8369



## Disability Insurance

### Is your paycheck protected?

It's important to be financially prepared for the future. That's why you have insurance for your house, your car and your health. But if you're like many Americans, you don't have insurance for the one thing you use to pay for these expenses — your paycheck.

If an accident or illness prevented you from earning an income, how would you pay for your everyday expenses? You never know how long a disability could last, so it's important to have a backup plan.

Colonial Life's disability insurance can help protect your way of life by providing a monthly benefit for a covered disability.



Just over 1 in 4 of today's  
20-year-olds will become  
disabled before reaching  
normal retirement age.

Council for Disability Awareness,  
The Crisis of Disability Coverage in America, 2018.



# No matter where you are in life, a disability could prevent you from earning an income



Recent college  
graduate with  
first full-time job

## ARIA

*While jogging after work one evening, Aria injured her leg. Her doctor advised her to stay off of her leg for three weeks. After using paid time off for a week, Aria stopped receiving a paycheck.*

### How her disability policy helped:

*Aria used her disability benefits to help with her rent and monthly student loan payment.*



New parents  
living paycheck  
to paycheck

## EMILY & CALEB

*After having a baby, Emily went out on maternity leave. Without her income, the couple was worried about how they'd pay for everyday expenses. Fortunately, Emily purchased a disability policy from her company two years ago.*

### How her disability policy helped:

*Emily's benefits helped the couple pay for their growing family's ongoing expenses, and they didn't have to use any of the money they'd been saving for a bigger house.*



50-year-old  
father of the bride

## OWEN

*Owen suffered a heart attack and had to have surgery. He needed to take an unpaid leave of absence from work to recover. During this time, he received his usual monthly bills.*

### How his disability policy helped:

*Owen's disability benefits helped provide him with the comfort of knowing that his bills wouldn't get in the way of giving his daughter the wedding of her dreams.*



## Your bills continue, even if your paycheck doesn't

Think about your ongoing monthly expenses — everything from your mortgage or rent to your groceries and utilities. If a disability left you without a paycheck, you might rely on savings as a backup plan, but would you have enough?

Disability insurance can help you pay for your expenses and keep you focused on what really matters — recovery.

### Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise), and you can use them however you'd like.
- At enrollment, you can choose the disability benefit amount to best meet your needs (subject to income).
- Benefits are payable regardless of any insurance you may have with other companies.
- Disability benefits may also be available if you return to work part time.



### Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about disability insurance and how it can help protect your paycheck and your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.



## How much should you have in savings?

A single person with few recurring expenses and no dependents

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SAVINGS = 3 MONTHS OF LIVING EXPENSES

A dual-income couple with children and recurring expenses

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SAVINGS = 6 MONTHS OF LIVING EXPENSES

# Disability Insurance

## Pregnancy and having a baby



A baby changes everything — even your financial situation. Disability insurance can help cover everyday living expenses when you're away from work after having a baby and let you stay focused on taking care of the new addition to your family.

### How disability benefits can help

- A typical labor and delivery recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery), during which you might not receive income. Disability benefits for approved claims can start after an elimination of as few as 7 days, depending on your coverage.
- Benefits are payable directly to you to use as you see fit.
- Disability benefits are not affected by your employer's leave of absence program, the Family Medical Leave Act (FMLA), sick leave or paid time off.
- If you were not pregnant before your coverage effective date, pregnancy complications such as pre-term labor, gestational diabetes and pre-eclampsia are treated just like any other covered sickness.

### Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor advises you are unable to continue working.

### Understanding the giving birth limitation

If your disability policy has a giving birth limitation, Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date as the result of a normal pregnancy, including cesarean or non-cesarean delivery. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

### Understanding your elimination period

If your claim is approved, your benefits will start after you have satisfied a waiting period when no benefits are payable, which may vary based on the plan you select.

#### NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period

■ Elimination period ■ Benefits payable

#### CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period

For illustrative purposes only. Example based on a seven-day elimination period. The example above shows benefits payable for five or seven weeks after the elimination period, however, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.





# Group Accident Insurance

## Preferred Plan

If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance can pay benefits directly to you to use however you like – from medical costs to everyday expenses. Whether you've had a fall or a car accident, these benefits can offer financial support when you need it.






### BENEFITS STORY

**Milo was working in his yard when he tripped and injured his hand.**

With Colonial Life accident benefits, Milo was able to pay the annual deductible and co-payments for his health insurance plan without using his savings or taking on debt.

## Our coverage includes:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable regardless of other insurance
- Worldwide coverage
- Works alongside your Health Savings Account (HSA)

MILO'S ACCIDENT BENEFITS		
	Milo went to an urgent care facility and received immediate care.	→
	The doctor ordered an X-ray and discovered Milo had fractured his hand.	→
	The doctor also found that Milo had a cut on his hand but did not require stitches.	→
	Milo was discharged with a splint.	→
	Over the next several weeks, Milo had two follow-up appointments with his doctor.	→
Total		\$1,560

For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.

# Give your benefits a boost

We know that more complicated or severe accidents result in more expensive medical bills and more disruption in your life.

Group Accident includes a Benefit Booster\* to provide additional financial support for serious accidents. If you have more than \$5,000 in payable benefits for a covered accident, we will give you a \$500 boost to your benefits to help you with whatever expenses you have.







\*Payable once per Insured per covered accident



## BENEFITS STORY

### Olivia was driving to the store when she got into a car accident.

Olivia's benefits helped her cover her medical expenses when she was injured in a car accident, helping her to focus on her recovery.

OLIVIA'S ACCIDENT BENEFITS		
	Olivia arrived by ambulance at the nearest emergency room and received immediate care.	→
	The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.	→
	Olivia required surgery for her leg.	→
	Olivia boarded her pet for two nights after her surgery.	→
	Olivia had eight sessions of physical therapy to help regain the strength in her leg and two follow-up appointments with her doctor.	→
	Olivia's benefits for this accident totaled more than \$5,000.	→
For illustrative purposes only. Benefit amounts may vary and may not cover all expenses.		
• Ambulance		\$300
• Emergency department visit		\$200
• Injury due to auto accident		\$250
• X-ray		\$60
• Medical imaging		\$200
• Fracture (thigh)		\$3,150
• Surgical repair (thigh fracture)		\$3,150
• General anesthesia		\$250
Pet boarding (2 days)		\$20 x 2 = \$40
• Therapy services (8 sessions)		\$45 x 8 = \$360
• Physician follow-up visits (2 visits)		\$50 x 2 = \$100
Benefit Booster		\$500
Total		\$8,560

Benefits are per covered person per covered accident unless stated otherwise

## Injury benefits

- Burns (based on size and degree) ..... \$500–\$15,000
  - Concussion .....\$375
  - Connective tissue damage ..... \$100–\$200
  - Eye injury ..... \$300
  - Hearing loss injuries .....\$120
- (Maximum once per lifetime per ear per insured)

- Injury due to auto accident ..... \$250
- Internal injuries ..... \$200
- Knee cartilage (meniscus) injury ..... \$150
- Lacerations ..... \$50–\$600
- Loss of a digit – partial .....\$300–\$600
- Loss of a digit ..... \$750–\$2,000
- Ruptured or herniated disc ..... \$150–\$300

## Fracture benefits

- **Injury** ..... **\$200–\$3,750**  
*Examples: finger: \$200 | wrist: \$1,200 | hip: \$3,150*
- **Surgical repair of fracture** ..... **100%**  
(Payable as an additional % of the applicable fractures benefit)
- **Chip fracture** ..... **25%**  
(Payable as a % of the applicable fractures benefit)

## Dislocation benefits

- **Injury** ..... **\$200–\$3,000**  
*Examples: elbow: \$450 | ankle: \$1,200 | hip: \$3,000*
- **Surgical repair of dislocation** ..... **100%**  
(Payable as an additional % of the applicable dislocations benefit)
- **Incomplete dislocation** ..... **25%**  
(Payable as a % of the applicable dislocations benefit)

## Treatment benefits

- **Air ambulance** ..... **\$1,500**
- **Ambulance (ground or water)** ..... **\$300**
- **Durable medical equipment** ..... **\$50–\$200**
- **Emergency dental repair** ..... **\$100–\$300**
- **Emergency department** ..... **\$200**  
(Maximum 4 per year)
- **Family care** ..... **\$50 per day**  
(Maximum of one benefit per day for all Insureds combined, up to a maximum of three days per covered accident, regardless of the number of children)
- **Injections to prevent or limit infection** ..... **\$50**
- **Lodging** ..... **\$200 per day**  
(Maximum 30 days)
- **Medical imaging** ..... **\$200**
- **Pain management injections** ..... **\$100**
- **Pet boarding** ..... **\$20 per day**  
(Maximum of one benefit per day for all insureds combined, up to a maximum of three days per covered accident, regardless of the number of pets that are boarded)

- **Prosthetic device or artificial limb** ..... **\$1,250–\$2,500**
- **Skin grafts (due to burns)** ..... **50%**  
(Payable as a % of the applicable burn benefit)
- **Skin grafts (not due to burns)** ..... **\$250–\$500**
- **Transfusions** ..... **\$400**
- **Transportation** ..... **\$150 per trip**  
(Maximum 6 one-way trips)
- **Treatment in a physician's office or urgent care facility** ... **\$100**  
(Maximum 4 per year)
- **X-ray or ultrasound** ..... **\$60**

## Surgery benefits

- **Anesthesia** ..... **\$150–\$250**
- **Connective tissue surgery** ..... **\$125–\$1,600**
- **Eye surgery** ..... **\$300**
- **General surgery**
  - **Abdominal, thoracic, or cranial** ..... **\$1,500**
  - **Exploratory surgery** ..... **\$225**
- **Hernia surgery** ..... **\$300**
- **Knee cartilage (meniscus) surgery** ..... **\$100–\$600**
- **Outpatient surgical facility** ..... **\$300**
- **Ruptured or herniated disc surgery** ..... **\$125–\$1,500**

## Recovery care benefits

- **At-home care** ..... **\$100 per day**  
(Maximum 5 days)
- **Benefit Booster** ..... **\$500**
- **Physician follow-up visits** ..... **\$50**  
(Maximum 4 days per covered accident and 16 days per calendar year)
- **Rehabilitation or sub-acute rehabilitation unit confinement** ..... **\$150 per day**  
(Maximum 15 days per covered accident and 30 days per calendar year)
- **Therapy services (speech, physical therapy, occupational therapy)** ..... **\$45 per day**  
(Maximum 15 days)

Options checked below have been chosen by your employer to enhance your Group Accident Coverage.

### ☒ Recovery Plus package

- **Behavioral health therapy** ..... **\$45 per day**  
(Maximum 15 days)
- **Post-traumatic stress disorder (PTSD)** ..... **\$200**
- **Prescription drug** ..... **\$25**
- **Additional therapy services (chiropractic, acupuncture, alternative therapy)** ..... **\$45**  
(Existing therapy services benefit maximum applies to additional therapy services, maximum 15 days)
- **Injury due to felonious act of violence or sexual assault** ..... **\$250**  
(Maximum once per insured per calendar year, with an accompanying police report)

### ☐ Gunshot wound benefit

This benefit can help pay your medical expenses if you receive a non-fatal gunshot wound. It offers you a lump sum for a covered injury regardless of any other insurance you may have and includes on/off-job coverage.

• **Gunshot wound** ..... **\$\_\_\_\_\_**

This benefit covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you are shot more than once in a 24-hour period, we can pay benefits only for the first wound.





# Group Accident Insurance

## Accident Hospital Benefits

These benefits can help with medical costs related to a hospital stay for a covered accident, including costs that your health insurance may not cover, like co-pays and deductibles.

Accident hospital benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of accident hospital benefits available to you.

Benefits are per covered person per covered accident unless stated otherwise.

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Hospital Admission</b>	\$500	\$750	\$1,000	\$1,500
<b>Hospital Admission – ICU</b>	\$1,250	\$1,500	\$1,750	\$2,500
<b>Hospital Confinement – Daily Stay</b> Max. of 365 days per insured per covered accident	\$100	\$200	\$250	\$350
<b>Hospital ICU Confinement – Daily Stay</b> Max. of 15 days per insured per covered accident	\$150	\$250	\$350	\$500
<b>Hospital Sub-Acute ICU Confinement – Daily Stay</b> Max. of 30 days per insured per covered accident	\$200	\$300	\$400	\$600
<b>Short Stay</b> Min. of 8 hours up to 20 hours	\$200	\$200	\$200	\$200



To learn more, talk with your Colonial Life benefits counselor.



# Group Accident Insurance

## Accidental Death & Dismemberment Benefits



These benefits can help pay for expenses related to an accidental death. They can also help pay costs related to recovery and rehabilitation from an accidental dismemberment, including costs that your medical plan doesn't cover, like co-pays and deductibles.

### Accidental death & dismemberment (AD&D) benefits

Accidental death and dismemberment benefits are available to you with group accident coverage, as well as all your covered family members. Talk with your benefits counselor about the level of AD&D benefits available to you.

Benefits are per covered person per covered accident unless stated otherwise.

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Accidental death</b>				
• Named insured	\$25,000	\$25,000	\$50,000	\$50,000
• Spouse <sup>1</sup>	\$25,000	\$25,000	\$50,000	\$50,000
• Children	\$5,000	\$5,000	\$10,000	\$10,000
<b>Accidental death – Common carrier</b>				
• Named insured	\$100,000	\$100,000	\$200,000	\$200,000
• Spouse <sup>1</sup>	\$100,000	\$100,000	\$200,000	\$200,000
• Children	\$20,000	\$20,000	\$40,000	\$40,000
<b>Accidental dismemberment</b>				
• Both feet	\$25,000	\$50,000	\$75,000	\$100,000
• Both hands	\$25,000	\$50,000	\$75,000	\$100,000
• One foot	\$6,000	\$7,500	\$9,000	\$15,000
• One hand	\$6,000	\$7,500	\$9,000	\$15,000
• Thumb and index finger of the same hand	\$3,000	\$3,750	\$4,500	\$7,500
Coma (7 or more consecutive days)	\$5,000	\$7,500	\$10,000	\$20,000
Home alterations and automobile modifications	\$500	\$1,000	\$1,500	\$2,000

## Accidental death & dismemberment benefits (continued)

	Economy	Basic	Preferred	Premier
	■	■	■	■
<b>Loss of use</b>				
• Hearing (one ear)	\$6,000	\$7,500	\$9,000	\$15,000
• Hearing (both ears)	\$25,000	\$50,000	\$75,000	\$100,000
• Sight of one eye	\$6,000	\$7,500	\$9,000	\$15,000
• Sight of both eyes	\$25,000	\$50,000	\$75,000	\$100,000
• Speech	\$25,000	\$50,000	\$75,000	\$100,000
<b>Paralysis</b>				
• Uniplegia	\$6,000	\$7,500	\$9,000	\$15,000
• Hemiplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Paraplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Triplegia	\$25,000	\$50,000	\$75,000	\$100,000
• Quadriplegia	\$25,000	\$50,000	\$75,000	\$100,000



To learn more, talk with your Colonial Life benefits counselor.

1. Or domestic partner where permitted by law.

### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for claims that are caused by, contributed to by, or resulting from elective procedures, felonies or illegal occupations, hazardous avocations, impaired driving, incarceration, racing, semi-professional or professional sports, sickness, suicide or self-inflicted injuries, war, or armed conflict.

### STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

**ID:** "Semi-professional sports or professional sports" exclusion is replaced by "professional sports" exclusion.

**IL:** We will not pay benefits for claims that are caused by or resulting from Exclusions.

**MD:** Includes an exclusion for "Prohibited referrals." The "felonies or illegal occupations" and "impaired driving" exclusions apply only to Accidental Death and Dismemberment benefits.

**MI:** "Impaired driving" and "suicide or self-inflicted injuries" exclusions do not apply.

**MN:** "Suicide or self-inflicted injuries" exclusion does not apply.

**NH:** "Incarceration" and "racing" exclusions do not apply.

**UT:** We will not pay benefits for claims that are caused by or resulting from Exclusions.

**VT:** "Impaired driving" exclusion does not apply.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GAC4100-P and certificate form GAC4100-C (including state abbreviations where used, for example, GAC4100-P-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.





# Group Accident Insurance

## Wellbeing Assistance Benefit – Max



This benefit can help reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

The wellbeing assistance benefit is available to you with group accident coverage, as well as all your covered family members.

**Wellbeing assistance benefit . . . . . \$ 100**

Payable once per covered person per calendar year; subject to a 30-day waiting period.

- Annual physical, including annual exams, sports physicals and well child visits
- Blood test for triglycerides
- Bone marrow testing
- BRCA1 or BRCA2 testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations
- Mammography
- Pap smear
- Physical
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy



To learn more, talk with your Colonial Life benefits counselor.



# Group Accident Insurance

## Building Benefit

This benefit can increase the value of your accident coverage the longer you keep it by increasing the amount you receive for covered eligible benefits, giving you more financial protection for the unexpected.

The building benefit is available to you with group accident coverage, as well as all your covered family members.

The building benefit applies to benefits for injury, fractures and dislocations, treatment, surgery, and recovery care due to a covered accident, as described in the certificate of coverage. Additional benefits may be eligible for the building benefit to apply. Refer to the certificate of coverage for a complete list of covered benefits.<sup>1</sup>

### How your benefits may increase in value

Continuous coverage	Percentage increase
13 to 36 months	5%
37 to 60 months	10%
61+ months	15%



To learn more, talk with your  
Colonial Life benefits counselor.

#### BENEFITS STORY

#### Noah had a bicycle accident and fractured his wrist and forearm.

His payable claim added up to \$2,500 in eligible accident benefits. Noah had been continuously covered under his accident coverage for 14 months. He was eligible for a 5% building benefit.

**\$2,500** = Eligible benefits  
**Coverage time: 14 months** = 5% Building benefit



**\$2,500** = Eligible benefit amount  
**x 5%** = Building benefit  

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**\$125** = Building benefit calculation



**\$2,500** = Eligible benefit amount  
**+ \$125** = Building benefit  

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**\$2,625** = Total

For illustrative purposes only.



# Critical Illness Insurance\*

## You can't predict an illness, but you can be prepared

Medical advancements and early detection are helping many people survive critical illnesses. However, these technologies and tests can lead to increased medical expenses.

Health insurance may only cover some of these costs, and an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities, and childcare.

Critical illness insurance from Colonial Life helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.

# #1

**Heart disease  
remains the number  
one cause of death  
in the U.S.<sup>1</sup>**





## BENEFITS STORY

### ONE FAMILY'S JOURNEY

Everything was going great for John. To celebrate his promotion and 45th birthday, he went to dinner with his family. After returning home, John had a heart attack. Fortunately, he survived and had critical illness insurance to help with the bills while he recovered.



#### Medical expenses

John's critical illness insurance helped him pay for the hospital bills that his medical insurance didn't cover.



#### Lifestyle changes

After recovering, John's cardiologist recommended that he exercise regularly, so John used part of his benefit to pay for a gym membership.



#### Rest and relaxation

With stress factoring into John's heart attack, he used part of his benefit to take a vacation, where he took the time to decompress.



#### Prevention

To help make sure his heart stays healthy, John uses his annual health screening benefit to pay for his yearly stress test.

For illustrative purposes only.

## How it works

Critical illness insurance provides a lump-sum benefit you can use to help pay for:

- Missed wages, bills, and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses you choose



**Critical illness insurance can help with expenses from a major health event.**



# Group Critical Illness and Cancer Insurance\*

## Plan 2

When life takes an unexpected turn, your focus should be on recovery — not finances. Colonial Life's group critical illness and cancer insurance helps relieve financial worries by providing a lump-sum benefit payable directly to you to use as needed.

Coverage amount: Lump Sum \$5,000-\$50,000 and Guaranteed issued coverage for employees up to \$35,000

### Critical illness and cancer benefits

#### BENEFITS STORY

#### Preparing for a lifelong journey

Rebecca was born with Down syndrome. Her parents' critical illness and cancer coverage provided a benefit that can help cover expenses related to Rebecca's care and her changing needs.

#### How their coverage helped



A hospital stay and treatment for corrective heart surgery



Physical therapy to build muscle strength



Special needs daycare

For illustrative purposes only.

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Benign brain tumor	100%
Coma	100%
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Loss of hearing	100%
Loss of sight	100%
Loss of speech	100%
Major organ failure requiring transplant	100%
Occupational infectious HIV or occupational infectious hepatitis B, C, or D	100%
Permanent paralysis due to a covered accident <sup>2</sup>	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%

COVERED CANCER CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Invasive cancer (including all breast cancer)	100%
Non-invasive cancer	25%
Skin cancer initial diagnosis . . . . .	\$400 per lifetime

## Key benefits

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

**For more information,  
talk with your  
benefits counselor.**

## Subsequent diagnosis of a different critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

## Subsequent diagnosis of the same critical illness<sup>3</sup>

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,<sup>4</sup> 25% of the coverage amount is payable for that critical illness.

## Reoccurrence of invasive cancer (including all breast cancer)

If you receive a benefit for invasive cancer and are later diagnosed with a reoccurrence of invasive cancer, 25% of the coverage amount is payable if treatment-free for at least 12 months and in complete remission prior to the date of reoccurrence; excludes non-invasive or skin cancer.

## Additional covered conditions for dependent children

COVERED CONDITION <sup>1</sup>	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Cerebral palsy	100%
Cleft lip or palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Spina bifida	100%

1. Please refer to the certificate for complete definitions of covered conditions.
2. In WA, the covered condition is called Permanent Paralysis.
3. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.
4. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, loss of speech, and occupational infectious HIV or occupational infectious hepatitis B, C, or D.

\*The filed product name in FL and VT is Group Critical Illness and Cancer Limited Benefit Insurance.

### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

### EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

### EXCLUSIONS AND LIMITATIONS FOR CANCER

We will not pay the Invasive Cancer (including all Breast Cancer) Benefit, Non-Invasive Cancer Benefit, Benefit Payable Upon Reoccurrence of Invasive Cancer (including all Breast Cancer) or Skin Cancer Initial Diagnosis Benefit for a covered person's invasive cancer or non-invasive cancer that: is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico; is a pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is initially diagnosed as having invasive or non-invasive cancer. No pre-existing condition limitation will be applied for dependent children who are born or adopted while the named insured is covered under the certificate, and who are continuously covered from the date of birth or adoption.

### PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.





# Group Critical Illness Insurance\*

## Wellbeing Assistance Benefit

The wellbeing assistance benefit can help reduce the risk of serious illness through early detection of disease or risk factors.

### Wellbeing assistance benefit.....\$ 50

Maximum of one test per covered person per calendar year; subject to a 30-day waiting period before the benefit is payable. The test must be performed after the waiting period.

- Blood test for triglycerides
- Bone marrow testing
- BRCA1 or BRCA2 testing (genetic test for breast cancer)
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy



**For more  
information, talk  
with your  
Colonial Life  
benefits counselor.**

\*Refer to the base plan brochure for state-specific filed product name.

#### THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC

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For more information,  
talk with your  
benefits counselor.

ColonialLife.com

# Group Hospital Indemnity Insurance

## Plan 1 (HSA-Compliant)

Group Medical Bridge<sup>SM</sup> insurance can help with medical costs associated with a hospital stay that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital confinement** ..... **\$2,000 per day**  
Maximum of one day per covered person per calendar year

**Waiver of premium**  
Available after 30 continuous days of a covered confinement of the named insured

☐ **Daily hospital confinement** ..... **\$100 per day**  
Maximum of 365 days per covered person per confinement. Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

### Health savings account (HSA) compatible

This plan is compatible with HSA guidelines and any other HSA plan that a covered family member may participate in. It may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company’s Group Medical Bridge offers an HSA-compatible plan in most states.

THIS POLICY PROVIDES LIMITED BENEFITS.

#### EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, mental or nervous disorders, pregnancy of a dependent child, suicide or injuries which any covered person intentionally does to himself or herself, war, or giving birth within the first nine months after the effective date of the certificate. We will not pay benefits for hospital confinement or daily hospital confinement, if included, of a newborn child following his birth unless he is injured or sick.

#### PRE-EXISTING CONDITION LIMITATIONS

We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition. A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GMB7000-P and certificate form GMB7000-C (including state abbreviations where applicable, such as policy forms GMB7000-P-AU-TX and GMB7000-P-EE-TX, and certificate forms GMB7000-C-AU-TX and GMB7000-C-EE-TX). Coverage may vary by state and may not be available in all states.

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## Life Insurance

### Protect the people who matter most

Throughout your life, there's one priority that stays the same — looking out for the people you love. Whether you're joining the workforce, supporting a growing family or preparing for retirement, you want what's best for your loved ones.

If you have a family who depends on you, life insurance is especially important. Without you, would they be able to pay for housing, utilities and other everyday expenses?

With life insurance from Colonial Life & Accident Insurance Company, you can tailor coverage for your family's specific needs. No matter where you are in life, we have coverage options that can help.

#### Top reasons for owning life insurance

Cover burial and final expenses

Replace lost income from a wage earner

Help pay off the mortgage

Provide funds for college education

LIMRA, 2018 Insurance Barometer Study.



# Coverage throughout life's journey

The best time to buy life insurance is at a young age when coverage is generally less expensive. However, life insurance can help at any stage of your life.



TERM LIFE

*Term life insurance provides coverage for a select period of time. It's a great choice for the stages in your life when you have substantial financial obligations, such as student loans, mortgage payments and child care.*



WHOLE LIFE

*Whole life insurance offers permanent coverage that stays the same throughout the life of the policy. It can help your loved ones pay for medical bills and funeral costs.*



TERM & WHOLE LIFE

*The ideal scenario is to have both term life and whole life insurance. With this combination, you can help protect your family during the years they're depending on you the most and assist with final expenses.*

*For illustrative purposes only*



Over a third (35%) of all households would feel adverse financial impacts within one month if a primary wage earner died.

LIMRA, 2018 Insurance Barometer Study.



Among individuals with life insurance, about

**[ 1-in-5 ]**

say they do not have enough.

LIMRA, 2018 Insurance Barometer Study.

With life insurance:

- Coverage options are available for you, your spouse and eligible dependents.
- Benefits are typically tax-free to your beneficiary.
- If you change jobs or retire, you may be able to keep your coverage.
- There’s an option to use a portion of the death benefit while living.



What type of life insurance is right for you?

Here’s a quick overview of the major types of life insurance. While your age and health can affect your options, your benefits counselor can help you determine what coverage is right for you.

	Term Life	Whole Life
Key features	<b>Level</b> Ideal coverage for high-demand years	<b>Guaranteed</b> Permanent coverage that remains the same to age 100, as long as premiums are paid
Cost	\$	\$\$
Death benefit	Payable if you pass away within the term period you select	Stays the same as long as you make payments
Plan options	10-, 15-, 20- or 30-year option	Permanent coverage that remains the same to age 100, as long as premiums are paid
Premium payments	Stay the same during the selected term period	Remain the same and end at paid-up age
Cash value	Not a feature of term life	Values are set when you purchase the policy

# How to File a claim for Colonial Life benefits

## FOR FASTEST RESULTS, FILE ONLINE:

- 1 Go to **ColonialLife.com** and click Register or Login in the upper-right corner.
- 2 After selecting Policyholder, fill out the required information and click **Submit**.
- 3 Enjoy streamlined claims management and faster service online.

## DIGITALLY FILE ALL TYPES OF CLAIMS



Disability Insurance



Leaves of absence  
(disability, FMLA, maternity, etc.)



Life Insurance



Accident, Critical Illness, Hospital Insurance, Cancer Insurance



Wellness benefits for screening tests

## Not sure which type of claim to file? No problem.

Just answer a few questions on the website and we'll help you figure everything out.

## BEFORE YOU FILE:

Review the appropriate claims checklist at **ColonialLife.com** and have this information handy to make the process go smoothly. Proper documentation must be submitted when filing your claim.

## AFTER YOU FILE:

Check your claim status and manage your claim by logging into your account at ColonialLife.com. If you need to talk to someone, give us a call.

## OTHER WAYS TO FILE A CLAIM:

**Fax:** 1.800.880.9325

**Mail:** P.O. Box 100195, Columbia, SC 29202

Colonial Life is committed to providing you, our valued customer, a market-leading claims experience. We look forward to serving you on ColonialLife.com.

## On the policyholder site you can:

### View benefit details

- Here you'll find a copy of your policy to see what's covered and benefit amounts

### Track your claim

- Follow your claim from start to finish and receive alerts if we need additional information



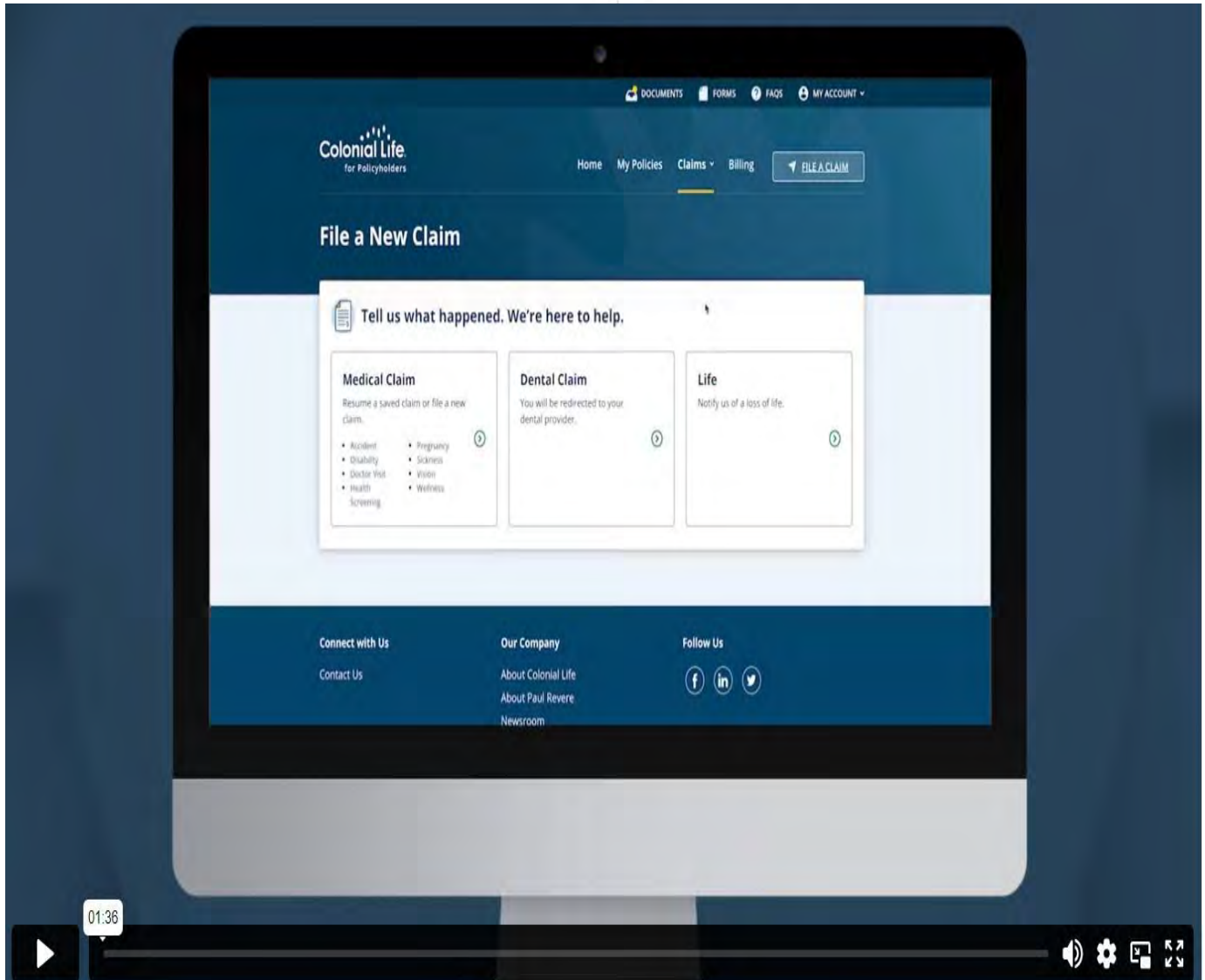
Sign up for direct deposit and receive payment faster



## How to File a claim for Colonial Life benefits Video:

Please learn how to file a claim by clicking the link below to watch  
this video:

### [Claims Filing - How-to Videos](#)



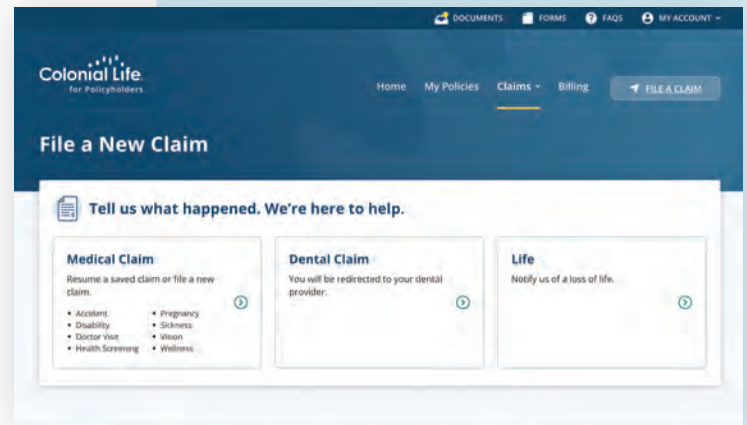
# How to file a Wellness claim

## 1 Log in to file a new claim

Log onto the [coloniallife.com](https://coloniallife.com) portal

Click on the File a Claim button in the upper right-hand corner.

Choose Medical claim.



## 2 Verify your personal information

Choose who the claim is for and verify personal information. (For new profiles, you will need to provide name, birthdate, and contact information.)

If you haven't already, sign up for direct deposit. Once approved, payments post as soon as 48 hours

## 3 Submit wellness visit details

Select Wellness or Doctor's Office Visit.

Enter the date of your test/visit, the type of test, and the phone number of your provider.

Once completed, you will receive a confirmation screen validating your claim is complete.

## Group Disability for WI AAA Risk Class

Applicable to policy forms GDIS-P &amp; GDIS-C

### ● Off-Job Accident and Off-Job Sickness

3 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$2,500*	\$3,000*
0 days Accident/7 days Sickness	17-49	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80
	50-64	\$16.25	\$24.38	\$32.50	\$40.63	\$48.75
	65-74	\$19.65	\$29.48	\$39.30	\$49.13	\$58.95
7 days Accident/14 days Sickness	17-49	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50
	50-64	\$10.80	\$16.20	\$21.60	\$27.00	\$32.40
	65-74	\$13.80	\$20.70	\$27.60	\$34.50	\$41.40

\*monthly benefit amount

## Group Accident (GAC4100) for WI

Applicable to policy forms GAC4100-P, GAC4100-C

- **Additional Benefits:** Accident Hospital Benefits Preferred, Wellbeing Assistance Max - \$100, Recovery Plus Package, Sickness Hospital Benefits (Pre-ex applies)

### Off-Job Accident Coverage

BENEFIT LEVEL	AD&D BENEFIT LEVEL	ISSUE AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND DEPENDENT CHILD(REN)	EMPLOYEE, SPOUSE AND DEPENDENT CHILD(REN)
Preferred	Preferred	17-99	\$10.69	\$19.93	\$21.10	\$29.61

## Group Critical Illness (GCI6000) for WI

Applicable to policy forms GCI6000-P, GCI6000-C, R-GCI6000-CB, R-GCI6000-BB, R-GCI6000-HB, R-GCI6000-INF, R-GCI6000-PD

- Plan 2 - Critical Illness & Cancer, Wellbeing Assistance Benefit - \$50 Benefit

### Non-Tobacco Rates

	ISSUE AGE	NAMED INSURED	NAMED INSURED AND SPOUSE	NAMED INSURED AND DEPENDENT CHILD(REN)	NAMED INSURED, SPOUSE AND DEPENDENT CHILD(REN)
\$10,000	17-24	\$3.45	\$5.10	\$3.45	\$5.10
	25-29	\$4.30	\$6.40	\$4.30	\$6.40
	30-34	\$5.20	\$7.70	\$5.20	\$7.70
	35-39	\$7.20	\$10.75	\$7.20	\$10.75
	40-44	\$9.20	\$13.75	\$9.20	\$13.75
	45-49	\$12.50	\$18.85	\$12.50	\$18.85
	50-54	\$15.75	\$23.95	\$15.75	\$23.95
	55-59	\$20.25	\$30.80	\$20.25	\$30.80
	60-64	\$27.10	\$41.20	\$27.10	\$41.20
	65-69	\$32.90	\$50.10	\$32.90	\$50.10
	70-74	\$32.90	\$50.10	\$32.90	\$50.10



(Continued...)

## Group Critical Illness (GCI6000) for WI

Applicable to policy forms GCI6000-P, GCI6000-C,  
R-GCI6000-CB, R-GCI6000-BB, R-GCI6000-HB,  
R-GCI6000-INF, R-GCI6000-PD

- Plan 2 - Critical Illness & Cancer, Wellbeing Assistance Benefit - \$50 Benefit

### Tobacco Rates

	ISSUE AGE	NAMED INSURED	NAMED INSURED AND SPOUSE	NAMED INSURED AND DEPENDENT CHILD(REN)	NAMED INSURED, SPOUSE AND DEPENDENT CHILD(REN)
\$10,000	17-24	\$4.65	\$6.80	\$4.65	\$6.80
	25-29	\$6.05	\$8.90	\$6.05	\$8.90
	30-34	\$7.45	\$11.00	\$7.45	\$11.00
	35-39	\$10.65	\$15.80	\$10.65	\$15.80
	40-44	\$13.85	\$20.65	\$13.85	\$20.65
	45-49	\$19.10	\$28.80	\$19.10	\$28.80
	50-54	\$24.30	\$36.95	\$24.30	\$36.95
	55-59	\$31.50	\$47.95	\$31.50	\$47.95
	60-64	\$42.45	\$64.60	\$42.45	\$64.60
	65-69	\$51.75	\$78.75	\$51.75	\$78.75
	70-74	\$51.75	\$78.75	\$51.80	\$78.80

## Group Medical Bridge (GMB7000) for WI

Age-Banded

Applicable to Policy Forms GMB7000-P & GMB7000-C

- Without Wellbeing Assistance, Daily Hospital Confinement

HOSPITAL CONFINEMENT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE PARENT FAMILY	TWO PARENT FAMILY
Level 2: \$1000	17-49	\$6.95	\$13.05	\$10.33	\$16.43
	50-59	\$9.48	\$19.00	\$12.86	\$22.38
	60-64	\$13.25	\$27.40	\$16.63	\$30.78
	65-99	\$20.80	\$42.63	\$24.18	\$46.01

HOSPITAL CONFINEMENT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE PARENT FAMILY	TWO PARENT FAMILY
Level 4: \$2000	17-49	\$11.65	\$21.50	\$17.03	\$26.88
	50-59	\$15.58	\$31.10	\$20.96	\$36.48
	60-64	\$21.80	\$45.20	\$27.18	\$50.58
	65-99	\$32.80	\$67.58	\$38.18	\$72.96

## Term Life (ITL5000) for WI

Applicable to policy form ITL5000

- 20-Year Term Base Plan

### Non-Tobacco Rates

ISSUE AGE	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
25	\$4.71	\$6.06	\$7.42	\$5.27	\$5.93
35	\$5.69	\$7.54	\$9.39	\$5.79	\$6.55
45	\$7.69	\$10.53	\$13.37	\$10.90	\$12.68
55	\$16.06	\$14.70	\$18.94	\$23.17	\$27.40
65	\$25.02	\$36.53	\$48.03	\$59.54	\$71.05



Term Life (ITL5000) for WI

Applicable to policy form ITL5000

- 20-Year Term Base Plan  
Tobacco Rates

ISSUE AGE	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
25	\$8.49	\$11.73	\$14.97	\$9.11	\$10.53
35	\$9.72	\$13.58	\$17.44	\$10.31	\$11.98
45	\$13.89	\$19.84	\$25.78	\$22.73	\$26.88
55	\$31.93	\$32.61	\$42.82	\$53.02	\$63.23
65	\$41.88	\$61.81	\$81.75	\$101.69	\$121.62

Whole Life Plus (IWL5000) for WI

Applicable to policy forms ICC19-IWL5000-70/IWL5000-70,  
ICC19-IWL5000-100/IWL5000-100,  
ICC19-IWL5000J/IWL5000J and rider forms  
ICC19-R-IWL5000-STR/R-IWL5000-STR,  
ICC19-R-IWL5000-CTR/R-IWL5000-CTR,  
ICC19-R-IWL5000-WP/R-IWL5000-WP,  
ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD,  
ICC19-R-IWL5000-CI/R-IWL5000-CI,  
ICC19-R-IWL5000-CC/R-IWL5000-CC,  
ICC19-R-IWL5000-GPO/R-IWL5000-GPO,  
ICC23-IWL5000-LTC/IWL5000-LTC

- Adult Base Plan Paid-Up at Age 100  
Non-Tobacco Rates

ISSUE AGE	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
25	\$9.20	\$13.80	\$18.40	\$23.00	\$27.60
35	\$12.52	\$18.78	\$25.03	\$31.29	\$37.55
45	\$19.89	\$29.83	\$39.77	\$49.71	\$59.65
55	\$32.45	\$48.68	\$64.90	\$81.12	\$97.35
65	\$57.75	\$86.62	\$115.50	\$144.37	\$173.25

Tobacco Rates

ISSUE AGE	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
25	\$16.07	\$24.10	\$32.13	\$40.17	\$48.20
35	\$19.55	\$29.33	\$39.10	\$48.88	\$58.65
45	\$29.11	\$43.66	\$58.22	\$72.77	\$87.32
55	\$49.07	\$73.60	\$98.13	\$122.66	\$147.20
65	\$83.92	\$125.87	\$167.83	\$209.79	\$251.74

**Important Notice**  
Insurance coverage has exclusions and limitations that may affect benefits payable. For a complete description of benefits, limitations and exclusions, please refer to an outline of coverage, sample policy/certificate, proposal description or see your Colonial Life benefits counselor. Coverage type, benefits and rates vary by state. Coverage may not be available in all states. Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.  
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