



ATU 758 Members:

Having a choice is important. After all, your lifestyle and needs are different from the next person's. You can choose the following plans from Colonial Life & Accident Insurance Company that best fit your personal situation, whether you're single or married, or raising children.

Disability Income Protection Insurance

Is your most valuable asset – your income – adequately protected? You depend on your income for the necessities in life—food, shelter, clothing. It also supplies you and your family with the extra things that make life enjoyable—vacations, special gifts, and family celebrations. But what would happen to you and your loved ones if you were to suffer a disability and could no longer earn an income? For most people, a disability means not only difficulty meeting financial obligations; it also means increases in medical costs. And some of these out-of-pocket expenses aren't covered by your major medical plan. *Ask about the **Maternity Benefit** which pays for 6 weeks for a normal delivery and 8 weeks for a c-section.*

We can provide the income protection you need.

No matter how your medical expenses are currently covered, you should have an insurance plan that helps cover everyday living expenses if you are not able to work. Colonial provides the income protection you need by helping you cover:

- ✓ Mortgage/rent payments
- ✓ Food, clothing and other necessities
- ✓ Medical costs not covered under other plans
- ✓ Utility bills and other household expenses
- ✓ Coinsurance
- ✓ Travel and lodging expenses for treatment

Accident Insurance

Prepare yourself for the unexpected.

Accident Insurance from Colonial can help see you through a work-related or non-work related accident. You can rest a little easier knowing that you are protected if you or a family member has an accident requiring expensive medical treatments. This plan helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments. Optional accident and sickness disability riders are also available for your working spouse at an additional cost.

Accident Insurance from Colonial Life can help you prepare for what happens next.

- ✓ You are paid benefits to help you with the care and treatment of a covered accidental injury.
- ✓ Your benefits are paid directly to you, unless you specify otherwise.
- ✓ You are paid benefits regardless of any other insurance you may have with other insurance companies.
- ✓ Your coverage is portable; you can take it with you if you change jobs or retire.

Cancer Insurance

Can it happen to you and your family?

Cancer Insurance helps guard your family against financial hardship. With Colonial's cancer insurance plan, you can be assured you're better prepared financially if cancer affects your family.

Cancer Insurance from Colonial

- ✓ Helps you pay some of the direct and indirect costs related to cancer diagnosis and treatment.
- ✓ Helps fill the gaps in deductibles and coinsurance and complements major medical insurance.
- ✓ Helps insured's protect against unexpected expenses.
- ✓ Provides benefits directly to you, unless you specify otherwise, to be used where you determine it is needed most.
- ✓ Allows you to focus on your care, not your financial worries.

These policies have limitations and exclusions that may affect benefits payable. For cost and complete details, see a Colonial representative. Premiums vary based on level of coverage selected.