


COLONIAL INSURANCE
EMPLOYEE BENEFITS CHOICES MEET YOUR
CHANGING NEEDS

 Please complete the information below if you would like rates or additional information regarding the voluntary benefits or if you would like to review your existing Colonial coverage. A Colonial Representative will contact you shortly. Please return this form to Paula Taufer in Human Resources immediately.

Name: _____ Phone/ext. : _____

At WESTMINSTER COLLEGE, we realize you make benefits choices based on what's important to you and the needs of your changing lifestyle. That's why Colonial Insurance Company's variety of voluntary benefits are part of our benefits package.

Click the links below for detailed information about each benefit.

[ACCIDENT COVERAGE](#) - Great for active individuals and families.

Accidents happen! You can't pick when or where accidents will strike. However, you can choose to protect yourself from financial losses when they do. Colonial's benefits help cover out-of-pocket expenses related to a covered accident. A spouse disability rider is also available.

[CANCER COVERAGE](#) - includes annual \$75.00 cancer-screening benefit.

One in two men and one in two women will be diagnosed with cancer sometime in their lifetime. This benefit helps offset both the direct and indirect costs related to the treatment of cancer. Policies provide annual \$75.00 benefit for specified cancer-screening tests.

[CRITICAL ILLNESS](#) - includes annual \$50 health-screening benefit.

Would you be able to meet your financial obligations if a critical illness happened to you? Colonial offers protection for your financial security and quality of life. This also provides benefits for certain screening tests.

During the enrollment, you will have the opportunity to learn more about your benefits choices through contact with the Colonial Representative. You will have the opportunity to assess your individual insurance benefits needs - helping you take full advantage of your benefits options.

This is a brief description of benefits. Please see your representative and the outline of coverage for complete plan design, limitations and exclusions.



SAMPLE RATE SHEET

24 PAY PERIODS/YEAR

	INDIVIDUAL		FAMILY	
ACCIDENT 1.0:	On & Off the job	\$9.50	On & Off the job	\$18.59
	Off the job only	\$7.89	Off the job only	\$14.66
HEALTH SCREENING RIDER:		\$1.08		\$1.65
CANCER 1000: INCLUDES \$75 ANNUAL HEALTH SCREENING BENEFIT	Level II	\$10.75	Level II	\$17.88
CRITICAL ILLNESS 1.0: Sample Rates: \$25,000 benefit, with \$50 annual health screening and subsequent diagnosis Non-tobacco status	Ages 17-24:	\$4.20	Ages 17-24:	\$6.40
	Ages 25-29:	\$5.20	Ages 25-29:	\$7.90
	Ages 30-34:	\$6.20	Ages 30-34:	\$9.65
	Ages 35-39:	\$9.33	Ages 35-39:	\$14.40
	Ages 40-44:	\$11.45	Ages 40-44:	\$17.53
	Ages 45-49:	\$15.33	Ages 45-49:	\$23.53
	Ages 50-54:	\$20.20	Ages 50-54:	\$30.90
	Ages 55-59:	\$25.20	Ages 55-59:	\$38.65
	Ages 60-64:	\$31.70	Ages 60-64:	\$48.65
	Ages 65-70:	\$36.08	Ages 65-70:	\$55.40
	(\$5,000 to \$50,000 available)			



SAMPLE RATE SHEET

12 PAY PERIODS/YEAR

	INDIVIDUAL		FAMILY	
ACCIDENT 1.0:	On & Off the job Off the job only	\$19.00 \$15.77	On & Off the job Off the job only	\$37.18 \$29.31
HEALTH SCREENING RIDER:		\$2.15		\$3.30
CANCER 1000: INCLUDES \$75 ANNUAL HEALTH SCREENING BENEFIT	Level II	\$21.50	Level II	\$35.75
CRITICAL ILLNESS 1.0: Sample Rates: \$25,000 benefit, with \$50 annual health screening and subsequent diagnosis Non-tobacco status	Ages 17-24: Ages 25-29: Ages 30-34: Ages 35-39: Ages 40-44: Ages 45-49: Ages 50-54: Ages 55-59: Ages 60-64: Ages 65-70: (\$5,000 to \$75,000 available)	\$8.40 \$10.40 \$12.40 \$18.65 \$22.90 \$30.65 \$40.40 \$50.40 \$63.40 \$72.15	Ages 17-24: Ages 25-29: Ages 30-34: Ages 35-39: Ages 40-44: Ages 45-49: Ages 50-54: Ages 55-59: Ages 60-64: Ages 65-70:	\$12.80 \$15.80 \$19.30 \$28.80 \$35.05 \$47.05 \$61.80 \$77.30 \$97.30 \$110.80

*All plans have additional riders and coverage options available. Ask your Colonial Representative for details.