



# Colonial Voluntary Benefits

## EMPLOYEE BENEFITS CHOICES MEET YOUR CHANGING NEEDS

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 Supplemental Insurance Company's variety of voluntary benefits are part of our benefits package.

With voluntary benefits, together with our primary benefits package, you can select coverage that meets your individual needs - helping you to protect what you value most.

### **ACCIDENT COVERAGE**

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.

### **CANCER COVERAGE**

One in three people 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 qualifying cancer-screening tests.

### **CRITICAL ILLNESS**

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 and periodic on-campus meetings, 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.

You can also learn more at [www.coloniallife.com](http://www.coloniallife.com)



*for what happens next*

**24 PAY PERIODS**

	INDIVIDUAL		FAMILY	
<b>ACCIDENT CARE:</b>	On & Off the job Off the job only	\$9.00 \$7.50	On & Off the job Off the job only	\$18.00 \$16.50
<b>CANCER SECURITY:</b>	<b>Level II</b>	\$10.75	<b>Level II</b>	\$17.88
<b>CRITICAL ILLNESS:</b> Example: \$25,000 benefit, Non-tobacco status (\$5,000 to \$30,000 available)	Ages 16-29: Ages 30-39: Ages 40-49: Ages 50-59: Ages 60-69:	\$3.38 \$5.50 \$9.50 \$15.50 \$22.25	Spouse Coverage is available	

**12 PAYPERIODS**

	INDIVIDUAL		FAMILY	
<b>ACCIDENT CARE:</b>	On & Off the job Off the job only	\$18.00 \$15.00	On & Off the job Off the job only	\$36.00 \$33.00
<b>CANCER SECURITY:</b>	<b>Level II</b>	\$21.50	<b>Level II</b>	\$35.75
<b>CRITICAL ILLNESS:</b> Example: \$25,000 benefit, Non-tobacco status (\$5,000 to \$30,000 available)	Ages 16-29: Ages 30-39: Ages 40-49: Ages 50-59: Ages 60-69:	\$6.76 \$11.00 \$19.00 \$31.00 \$44.50	Spouse Coverage is available	

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