SOUTH CAROLINA STATE GOVERNMENT EMPLOYEES

Colonial Life
The benefits of good hard work.®

Take advantage of what Colonial Life has to offer

- Coverage is available for you and your family for most products.
- You will enjoy the convenience of premium payment through payroll deduction.
- You have the ability to take coverage with you if you change jobs or retire.

Don't miss your chance to learn more about this exciting opportunity. A Colonial Life agent will be available:

Coverage starts Day 1
On Job & Off Job
Disability Benefit

Spouse Disability Available
Whole Life for Spouse, Children and Grandchildren

Accident insurance – helps offset unexpected medical expenses, such as deductibles and co-payments, which can result from a fracture, dislocation or other covered accidental injury.

Cancer insurance – helps offset the out-of-pocket medical and nonmedical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests.

Critical illness insurance – supplements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, such as heart attack (myocardial infarction), end-stage renal failure, coronary artery bypass surgery, stroke or major organ transplant.

Disability insurance – replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Hospital confinement indemnity insurance – provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help cover co-payments and deductibles that are not covered by most major medical plans.

Life insurance – enables you to tailor coverage for your individual needs and helps provide financial security for your family members. A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.

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Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.