Colonial Life®

Group Term Life Insurance with Accidental Death & Dismemberment (AD&D) Insurance for Active Employees

How secure is your family's financial future without you?

If something happened to you, would your family be able to maintain their way of life? How would they cover ongoing living expenses? Colonial Life's group term life insurance can help provide financial security for your family.

There are three convenient options to enroll:

1. Schedule a virtual session with a benefits counselor.

To select a time slot to visit with a benefits counselor go to the following link:
Schedule Virtual Session

Scan the QR code to schedule your virtual session.

Provide your name, cell phone (for text alert notifications), and email (to receive the link and confirmation for your scheduled virtual appointment). Your benefits counselor will reach out to you by text or email with details concerning the meeting and link to use for the virtual meeting.

2. Enroll with a telephonic Colonial Life benefits counselor.

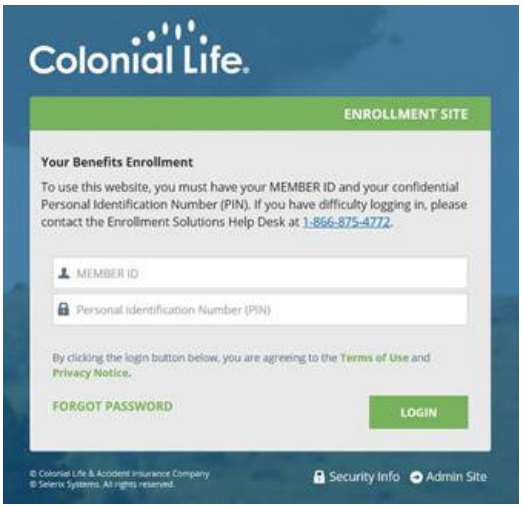
Ask benefits questions and complete your enrollment by calling:
833-703-1967, Employer Code: 8038317 | Monday-Friday | 7 a.m. to 7 p.m. CT
Benefit confirmation forms can be emailed to you at the conclusion of the enrollment.

3. Self-enroll online.

Access the enrollment site URL: Harmony.benselect.com/SoA
Use the following login information:

- **Log In: MEMBER ID (This is also your Health ID number.)**
- **Personal Identification Number: The last four digits of your Social Security number and the last two digits of your birth year (six digits total)**

During your online enrollment, you will be prompted to accept or decline each coverage type, premiums will be displayed for your selections and the appropriate health questions will be displayed, when applicable. Benefit confirmation forms can be printed or saved at the conclusion of the enrollment.



Enrollment opportunities:

1. During annual enrollment
2. 60-day new hire eligibility period
3. Within 60 days of a qualifying event, such as marriage, birth or adoption

Employees who are eligible for ARBenefits health insurance are also eligible for Group Term Life with AD&D insurance. Employees should allow a minimum of 7 business days from their new hire date before accessing the enrollment site or the telephonic enrollment. This will allow time for employees' eligibility data to be uploaded into the enrollment platform.

Your basic and optional coverages

Coverage options	Who pays	Benefit amount(s)	
Basic group term life with AD&D insurance	Employer	**$10,000**	Your employer is providing this benefit, and you will be automatically enrolled.
Expanded basic group term life with AD&D insurance	Employee	**$1,000** increments up to **$40,000**	Health questions are not asked during the 2027 Plan Year Open Enrollment and new hire enrollment.
Supplemental employee group term life with AD&D insurance	Employee	**$1,000** increments up to **$250,000**	Health questions are not asked during the 2027 Plan Year Open Enrollment and new hire enrollment for benefit amounts up to $100,000. Any benefit amount over $100,000 is subject to evidence of insurability.
***Supplemental spouse group term life with AD&D insurance**	Employee	**$1,000** increments up to **$50,000**	Health questions are not asked during the 2027 Plan Year Open Enrollment and new hire enrollment for spouse benefit amounts up to $10,000. Any benefit amount over $10,000 is subject to evidence of insurability.
***Supplemental dependent child(ren) group term life with AD&D insurance**	Employee	**$1,000** increments up to **$50,000**	Health questions are not asked during the 2027ww Plan Year Open Enrollment and new hire enrollment for spouse and coverage up to $10,000. Any benefit amount over $10,000 is subject to evidence of insurability.

** Employee must elect supplemental group term life with AD&D insurance on themselves in order to elect supplemental group term life with AD&D insurance for the spouse or dependent child(ren). Effective 1/1/2020, the spouse and/or child supplemental group term life with AD&D benefit amount must be either equal to or lower than the employee's supplemental group term life with AD&D benefit amount.*

2027 Rates (per $1,000) Monthly cost of coverage

Expanded basic group term life with AD&D insurance

$0.31 per $1,000

Supplemental group term life with AD&D insurance

Age	Employee
Under 25	$0.12
25-29	$0.12
30-34	$0.15
35-39	$0.16
40-44	$0.25
45-49	$0.41
50-54	$0.66
55-59	$0.95
60-64	$1.43
65-69	$2.78
70-74	$ 4.53
75+	$ 9.03

Supplemental spouse group term life with AD&D insurance

All eligible ages	$0.86

Supplemental dependent child(ren) group term life with AD&D insurance

All eligible ages	$0.12

A person may only be insured once under this plan. Married employees eligible for ARBenefits life insurance may not be insured both as an employee and as a spouse, and a child may only be insured by one employee.

EXCLUSIONS AND LIMITATIONS

Losses Not Covered Under Your Life Insurance Benefit:

Your life insurance benefit does not cover any losses where death is caused by, contributed to by, or results from suicide occurring within 24 months after a covered person's initial effective date of insurance or after the date any increases or additional insurance becomes effective, whether sane or insane.

This applies to any amounts of insurance for which you pay all or part of the premium.

This applies to any amount subject to evidence of insurability requirements and we approve the evidence of insurability form and the amount you applied for at that time.

You will be given credit for any period of time applied toward the satisfaction of the suicide provision, if any, under your Employer's prior group life insurance plan.

Losses Not Covered Under the AD&D Insurance Benefit:

Your AD&D benefit does not cover any losses that are caused by, contributed to by, or resulting from:

- an attempt to commit or commission of suicide or intentional self-inflicted injury while sane or insane;
- active participation in a riot;
- an attempt to commit or commission of a felony or engaging in an illegal occupation;
- voluntary use of any drugs, poisonous substance, intoxicant or narcotic, except any drugs taken as prescribed by a physician and taken as prescribed. Accidental exposure to any poisonous substance will not be excluded;
- the presence of that percentage of alcohol in the covered person's blood which raises a presumption that the covered person was under the influence of alcohol. The blood-alcohol level which raises this presumption is governed by the laws of the state in which the accident occurred;
- disease of the body, mental infirmity or diagnostic, medical or surgical treatment;
- being exposed to war or any act of war, declared or undeclared, or serving in the armed forces of any country or authority. Losses as a result of acts of terrorism or nuclear release committed by individuals or groups will not be excluded from coverage unless the covered person who suffered the loss committed the act of terrorism or nuclear release; or
- investigational or experimental procedures, surgery, or drugs, including complications arising from having experimental or investigative procedures, surgeries, or drugs.

Termination

Coverage terminates:

- if the group policy ends;
- the date you no longer meet eligibility requirements;
- the end of the grace period if we do not receive the required premium for your insurance; or
- the date the next premium is due after you ask us to end your coverage.

If you are no longer eligible for coverage as an active employee, you may be eligible to port your group term life and AD&D coverage, or you may convert your group term life and AD&D coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

Evidence of Insurability means a statement of medical history which we will use to determine if an applicant is approved for coverage. Blood profiles and medical examinations, if applicable, will be provided at our expense. Evidence of Insurability is required for any amount of life insurance over the maximum guaranteed issue amount.

Premium will vary based on plan options and face amount selected.

The effective date of your coverage will be delayed if you are not a member of an eligible class on the coverage effective date. The coverage will be effective on the date that you return to status as a member of an eligible class. If the certificate covers your spouse and/or dependent children, their coverage will be effective on the date that you return to status as a member of an eligible class.

Applicable to policy number GTL1.0-P-AR-SOA and certificate number GTL1.0-C-AR-SOA. This is not an insurance contract and only the actual policy provisions will control.

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