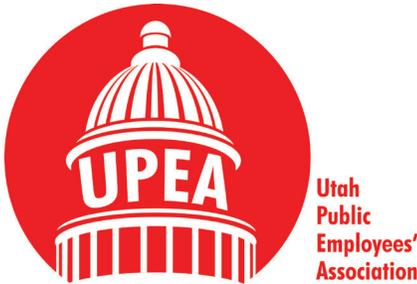


# Open enrollment is coming soon

**Colonial Life**  
The benefits of good hard work.®



UPEA is pleased to have trained benefit counselors assist with this year's enrollment. During the enrollment, each of you are encouraged to attend a quick, private 1-to-1 session with a benefits counselor. In that session, you'll discuss all of your current benefits as well as new and updated benefit options. Your benefits counselor will answer any questions you may have and offer you simple, straightforward advice as you sort through your choices.

## Don't forget

**It is important that you meet 1-to-1 with a benefits counselor during the open enrollment period. This is your chance to learn more about your benefits and protect what you work so hard to build.**

## The following voluntary benefits will be offered during the enrollment:

**Accident insurance** helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

**Cancer insurance** helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.

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

**Dental insurance** provides the same benefit amounts with any dentist you choose and covers a variety of dental procedures, from routine cleanings to more advanced procedures, such as crowns and root canals. Additional savings are available by visiting a network dentist.

**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.

### With most Colonial Life insurance products:

- Benefits are paid directly to you, unless you specify otherwise.
- You can continue coverage with no increase in premium when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies
- Coverage is available for your spouse and dependent children.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

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