



Announcing Colonial Life for Clay County Employees

*Offering exciting choices
to enhance your benefits program.*

Voluntary benefits offer:

- ✓ The ability to choose valuable benefits that meet your individual needs
- ✓ The ability to take coverage with you if you change jobs or retire
- ✓ Family coverage is available with most plans

Choose from these valuable benefits to create your customized package:

Short Term Disability Insurance - Provides income replacement if you become disabled from a covered accident or sickness. Coverage options for on and off the job benefits. Maximum income coverage of up to 66 2/3% of income. Guaranteed issue for the 2009 open enrollment period.

Accident Insurance - Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, which can result from accidental injuries. Coverage options for on and off job accidents and family coverage. A variety of plans and optional riders are available. Costs vary based on level of coverage.

Cancer Insurance - Helps offset the out-of-pocket expenses not covered by major medical plans. Coverage includes wellness benefits, initial diagnosis, treatment, inpatient care, transportation and lodging, and experimental treatment. Choice of 4 Benefit Levels.

Critical Illness Insurance - Compliments your major medical coverage by providing a benefit that can offset costs related to a covered critical illness such as heart attack, stroke, major organ transplant, end stage renal failure and coronary artery bypass. Coverage pays a lump sum upon diagnosis of a coverage illness. Includes a health screening benefit. Costs are based on age and tobacco status.

Hospital Confinement - Provides benefits for hospital confinements and outpatient surgery to help offset the gaps caused by co-payments and deductibles. Costs are age banded.

Universal Life Insurance - Provides a base of cash value with flexible premiums and adjustable death benefits to meet the employee's changing needs. Choice of 7 optional benefit riders. Individually owned, tailor made life insurance.

Term Life Insurance - Offers level death benefits, level premiums for up to 30-year terms. Provides flexibility of individually owned, portable, convertible, and guaranteed renewable coverage. Costs and coverage's vary depending on individual needs.

Your Colonial Life Representative, Gary Reynolds will be available to assist you with your individual needs. He may be reached at 904-505-1162.

COLONIAL LIFE BENEFITS RATE SHEET

CLAY COUNTY – PER PAY PERIOD DEDUCTION

I. ACCIDENT INSURANCE (DISABILITY COVERAGE AVAILABLE FOR SPOUSE)

AGE	EMPLOYEE	EMPLOYEE/SPOUSE	SINGLE PARENT	FAMILY
0-80	\$9.00	\$12.00	\$15.00	\$18.00

II. CANCER INSURANCE LEVEL II (INITIAL DIAGNOSIS \$5000.00)

AGE	EMPLOYEE	SINGLE PARENT	FAMILY
17-69	\$13.25	\$14.75	\$22.00

III. CRITICAL ILLNESS INSURANCE (BENEFIT AMOUNT FROM \$5,000-\$50,000)

(RATE QUOTED FOR \$20,000 BENEFIT AMOUNT)

AGE	16-29	30-39	40-49	50-59	60-69
(TOBACCO)	\$4.00	\$7.60	\$14.00	\$23.50	\$31.50
(NON-TOBACCO)	\$2.90	\$4.60	\$7.80	\$12.60	\$18.00

IV. HOSPITAL CONFINEMENT (HOSP CONF \$500, OUTPATIENT SURG \$1,500)

AGE	EMPLOYEE	EMPLOYEE/SPOUSE	SINGLE PARENT	FAMILY
17-49	\$6.00	\$11.38	\$9.68	\$13.80
50-59	\$7.95	\$15.80	\$11.28	\$18.28
60-64	\$10.48	\$21.40	\$14.00	\$23.13

V. LIFE INSURANCE (10-20-30 YEAR TERM, UNIVERSAL LIFE, WHOLE LIFE)

CONTACT YOUR BENEFIT REPRESENTATIVE FOR A QUOTE

(SAMPLE RATE FOR \$25,000 FACE AMOUNT NON-TOBACCO)

Age	10 Year Term	20 Year Term	30 Year Term	Universal Life	Whole Life
20	\$3.42	\$3.52	\$3.94	\$6.00	\$8.50
30	\$3.42	\$3.65	\$4.24	\$8.50	\$10.50
40	\$4.08	\$4.97	\$6.56	\$12.75	\$15.75

(SAMPLE RATE FOR \$50,000 FACE AMOUNT NON-TOBACCO)

Age	10 Year Term	20 Year Term	30 Year Term	Universal Life	Whole Life
20	\$4.84	\$5.04	\$5.88	\$10.38	\$15.50
30	\$4.84	\$5.29	\$6.48	\$15.38	\$19.50
40	\$6.15	\$7.94	\$11.13	\$23.88	\$30.00

VI. SHORT TERM DISABILITY – SEE SAMPLE RATES ON THE BACK

Your Colonial Life Representative, Gary Reynolds, will be available to assist you with your individual needs. Do you have a computer with internet access? Take advantage of Colonial Life's Online Enrollment Technology. Contact Gary at 904-505-1162 to schedule an appointment. Log on to www.gotomeeting.com prior to your meeting.