

Take advantage of benefit choices that truly count from Colonial Life.



Don't Miss Open Enrollment, June 15-30, 2009!

We're pleased to once again be offering a selection of voluntary insurance benefits from Colonial Life. These plans are being offered through convenient payroll deduction:

Disability Insurance for on- and off-the-job replaces a portion of your income if you become totally disabled because of a covered accident or covered sickness.
Available Guaranteed Issue for this enrollment period.*

Accident Insurance helps offset unexpected expenses resulting from a covered accident, such as emergency room fees, deductibles and co-payments. Optional accident and sickness disability riders are also available for you and/or your working spouse at an additional cost.

Cancer Insurance helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer diagnosis and treatment. This plan also provides a benefit for specified cancer-screening tests.

New This Year! Universal Life Insurance helps provide financial security for family members and can be tailored to help meet your individual life insurance needs.

Open enrollment runs from June 15-30, 2009. Look for posters in the flight lounges that list more specific meeting dates and times. We hope you will meet with your Colonial Life benefits counselor and find out how these valuable plans can help protect you and your family from the unexpected.

To speak with a Colonial Life benefits counselor concerning immediate enrollment questions or to make changes to your existing Colonial Life coverage:

Call 1.877.885.9191, 12 p.m. - 7 p.m., Central Time.

**Pre-existing condition exclusions may apply. See the Outline of Coverage for details. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Coverage may not be available in all states and may vary by state.*

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

Claims Information for existing Colonial Life Customers:

To download a claim form: [CLICK HERE](#)

To view FAQ: [CLICK HERE](#)

If you are one of the many members who purchased voluntary benefits from Colonial Life & Accident Insurance Company, there may come a day when you need to file a claim with the company. Simply follow these easy steps:

- To download a claim form and find further instructions, click on links shown above.
- Please write your employee number on each page of the claim form to help identify and process your claim quickly and easily.
- The employer's section of the form does not need to be completed. Colonial Life will verify the dates you missed work.
- The doctor's portion of the claim form must be completed before you send the form.
- Sign and date the HIPAA form in case we need to obtain any information from your doctor.
- Initial any specific services that you want to authorize, such as sending payments by overnight delivery or discussing your claim with your local sales representative, etc.

When you've completed the form, you may fax (1.800.880.9325) or mail it to:

**Colonial Life & Accident Insurance Company
P.O. Box 100195, Columbia SC 29202**

You should receive a telephone call within two or three days after your claim is received.

For claims status or additional help with your claim, contact Colonial Life's Customer Service Center at 1.800.325.4368. Representatives are standing by weekdays, 7 a.m. – 6 p.m., Central Time. From this number you can also access the automated system to check on your claims status, 24 hours per day, seven days per week.

We sincerely hope you do not ever have a need to use your insurance; but if you do, Colonial Life has an outstanding service record and is standing by to help you through the process.