

# Voluntary Benefits 101

## What are voluntary benefits?

Sometimes called “supplemental insurance,” voluntary benefits are policies you buy to add to the health and life insurance your employer may already provide. These benefits can help you pay for things your other insurance won’t, such as lost wages, out-of-pocket expenses and household bills.



## Advantages\*

### Flexibility

Use claim payments however you like – pay deductibles, co-payments and other expenses not covered by your health or life insurance.

### Portability

Take coverage with you if you leave your job or retire.

### Stability

Maintain coverage whether or not you’re employed.

### Convenience

Pay premiums using your choice of payroll deduction, bank draft or direct billing.

\*Advantages may not apply to all products. See your Colonial Life benefits counselor for complete details.

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## Policies

### Accident insurance

Helps cover out-of-pocket expenses in the event of a covered accident

### Cancer and critical illness insurance

Helps with the high cost of cancer or critical illness diagnosis and treatment

### Dental insurance

Helps pay for dental procedures, like routine cleanings, crowns and root canals

### Disability insurance

Replaces part of your regular income if you are unable to work because of a covered injury or illness

### Hospital confinement indemnity insurance

Helps pay for covered hospital-related expenses, such as outpatient surgery and diagnostic procedures

### Life insurance

Protects the people who depend on you by helping cover final expenses and loss of income

To learn more about voluntary benefits,  
contact your Colonial Life benefits  
counselor or visit [ColonialLife.com](http://ColonialLife.com).

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