Colonial Life

Virtual Benefits Fair

Department of Administration
Office of Employee Benefits

Agenda

- Voluntary Benefit Options
- Underwriting Offers for 2025 & Information on Guaranteed Issue Underwriting
- Benefits Learning Website
- Enroll Any Time
- Contact Information

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Voluntary Benefit Options

Voluntary Benefit Options

1 Disability Insurance	*Provides a non-taxable monthly cash benefit directly to you to help you make ends meet if you are unable to work due to a covered illness or injury. Worry less about your finances and focus more on your recovery when your paycheck is protected with disability insurance.*
2 Accident Insurance	*Helps reduce or eliminate out-of-pocket medical expenses resulting from a covered accident. Cash benefits are payable directly to you for costs associated with your initial care and treatment, as well as follow-up care you may need.*
3 Critical Illness Ins.	*This plan provides a lump-sum cash benefit directly to you and is designed to help with the direct and indirect costs related to a covered critical illness; this includes heart attack, stroke, end stage renal failure, and others.*
4 Term Life Insurance	*Term life insurance provides a level death benefit and fixed premiums for a specified period of time. This plan gives you the opportunity to have additional protection in place during the times in your life when the need is greatest – for example, to cover a mortgage or college loan.*
5 Whole Life Insurance	*Whole life insurance provides coverage with a level death benefit and fixed premiums for the duration of the policy, with cash value accumulation at a guaranteed interest rate. This plan gives you the opportunity to plan for final expenses or leave a legacy for your family.*

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Underwriting Offers for 2025

Underwriting Offers for 2025

1 **Disability Insurance**	*Guaranteed Issue (GI) available for up to 60% of income to $4,000 maximum benefit, for benefit periods up to 12 months.*
2 **Accident Insurance**	*Guaranteed Issue (GI) available for all base accident plans and optional riders.*
3 **Critical Illness Ins.**	*Guaranteed Issue (GI) available for face amounts up to $20,000. Higher face amounts (up to $75,000) available with additional underwriting.*
4 **Term Life Insurance**	*Standard underwriting applies for Term Life insurance, with Yes/No health questions and/or medical underwriting based on the amount requested.*
5 **Whole Life Insurance**	*Whole Life is Guaranteed Issue (GI) available to all employees with the below face amounts:* *Age 18-50 up to $200,000* *Age 51-79 up to $75,000*

Value of Guaranteed Issue Underwriting

What does Guaranteed Issue (GI) Underwriting mean?

For Colonial Life plans that have a guaranteed-issue underwriting offer for actively working members, *"guaranteed issue"* means that eligible applicants cannot be declined for base plan coverage for health reasons up to policy-specific limits. There is no medical underwriting, but eligibility questions* will be asked at the time of application.

Spouse/dependent coverage and optional riders may require health questions and/or medical underwriting based on the type of coverage requested.

* Being *actively at work* is an eligibility requirement. Employees who are currently out of work on Workers Compensation-related leave or other types of leaves of absence are ineligible to apply.

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Benefits Learning Website

Benefits Learning Website

Get More Info, See Product Brochures & Videos, and Connect with the Enrollment Team

To learn more about the Colonial Life menu of voluntary benefits, scan the QR code at right with your smartphone camera or visit Colonial Life's dedicated Benefits Learning Experience site at https://learn.coloniallife.com/stateofri at your convenience.

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Enroll Any Time

Enroll Any Time

Remote & Call Center Enrollments are Always Available – Book a Meeting Today!

Colonial Life's team of professional benefits counselors can help you learn more about these valuable benefits and guide you through the enrollment experience. Telephonic and virtual (screen-sharing) options are available. To schedule your private one-on-one session, scan the QR code at right or visit **https://bit.ly/SORI-Colonial** to view the appointment calendar and choose a date and time that works best for you.

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Contact Information

Contact Us

Your local Colonial Life team is ready to help with enrollment and service questions!

Name	Title	Role	Email	Phone
Theresa MacMillan	Benefits Counselor	Get Info & Enroll	Theresa.MacMillan@ColonialLifeSales.com	401-398-8599 x2
Kim St. Onge	Benefits Counselor	Get Info & Enroll	Kimberly.Stonge@coloniallifesales.com	401-398-8599 x3
Jay Smith	Benefits Counselor	Get Info & Enroll	Jay.Smith@ColonialLifeSales.com	401-398-8599 x4
Laurie Seubert-Lemire	Director of Admin	Claims / Service	Laurie.Seubert@ColonialLifeSales.com	401-398-8599 x1

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Thank You!