# Make the Right Choice for Employees with Colonial Life

Now you can elevate your clients' employee benefits with a range of participation and complimentary programs and services from Colonial Life – *without impacting the bottom line*.

### **Participation Programs**<sup>1</sup>

CHOOSE ONE

CHOOSE ANY

(75% of people seen)

### Accidental Death & Dismemberment (AD&D)<sup>2</sup>

Employees can get \$10,000 of coverage through Chubb for one year.

#### **Telemedicine**

Recuro Health can provide employees with a convenient way to receive 24-hour medical care for common conditions for one year.

#### **Identity Theft Protection<sup>3</sup>**

Employees can get LifeLock's \$1 million protection package, which includes reimbursement of stolen funds, coverage for out-of-pocket expenses, and up to \$1 million for lawyers and experts.

### 2025 Specialty Program Offer

#### Tuned<sup>5</sup>

Take advantage of a hearing health benefit covering the entire continuum of hearing health from prevention to intervention.

- <sup>1</sup> For groups of 10-499 employees. Accounts with 500+ employees require underwriting approval.
- <sup>2</sup> AD&D underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. May not be available in all states.
- <sup>3</sup> Identity Theft Protection program is provided by LifeLock by Norton (part of Gen Digital Inc.).
- <sup>4</sup> HRAnswersNow is provided though CCH with select insurance offerings. Terms and availability of service are subject to change. Services are not valid after coverage is terminated. Ask your representative for details.
- <sup>5</sup> Tuned is available to new clients within 10-100 lives in construction, vehicle dealerships, wholesale trade, manufacturing, general hospitals, education, grocery stories, and local governments. Must enroll before 12/31/2025. Additional limitations may apply.

### Health and Services Discount Card

WellCard provides discounts on prescription drugs, gym memberships, and more, plus access to medical bill consultation.

**Complimentary Programs** 

### Employee Financial Wellness Program

Knowledge of Financial Education (KOFE) provides financial education through phone access to financial counselors, webinars, and budgeting tools.

### Legal Document Preparation

Employees can receive one year of access to legal document preparation services through LawAssure<sup>TM</sup>.

#### **Student Loan Assistance**

Helps employees manage student loan debt with a variety of services through GradFin.

### Premium Only Plan (POP) Administration

Complimentary administration of Section 125/POP/cafeteria plans by Ameriflex — enabling employers to offer several Colonial Life products to employees on a pre-tax basis.

#### HRAnswersNow® Resource Website<sup>4</sup>

This complimentary human resources website includes a labor law library, state employment laws, and templates for job descriptions and performance reviews.

Restrictions apply. Participation may vary and coverage may not be available in all states. Some coverages cannot be combined. Services require a minimum number of benefit-eligible employees for initial enrollment. All offers are subject to Aflac approval. Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

## Help your clients deliver more to employees without spending more!

Contact your Word & Brown rep to start your group quote.

