



*Building essentials
for a better tomorrow™*

Voluntary Benefits from Colonial Life & Accident Insurance Company

Have we got news for you!

As an employee of JM Eagle you have the opportunity to apply for voluntary insurance. These benefits can enhance your current benefits portfolio, and can be customized to fit your individual needs.

Apply by phone!

Applying for coverage has never been easier. Simply follow the instructions on the back of this brochure.

Protecting your paycheck

If you get sick or hurt and can't work, which of these bills could you continue paying?

- Medical Bills
- Groceries
- House Payment
- Utilities
- Car Payments

Three in 10 workers entering the work force today will become disabled before retiring.

– Social Security Administration, Fact Sheet, 2007

Disability causes nearly 50% of all mortgage foreclosures.

– Health Affairs, The Policy Journal of the Health Sphere, Feb. 2005.

Short Term Disability Insurance helps protect your income, so you can still pay your bills.

To learn more about disability insurance and how it can help protect what really counts, Call 888.510.7568 between November 9-20, 2009.

Can it happen to you?

Colonial Life.
Making benefits count.

If diagnosed with cancer, would you have the money to cover...

- Out-of-network treatments
- Experimental treatments
- Home health care needs
- Travel expenses to and from treatment centers
- Childcare expenses



Cancer Insurance helps guard against financial hardship if you or a loved one is diagnosed with cancer.

To learn more about cancer insurance and how it can help protect what really counts, call 888.510.7568 between November 9-20, 2009.

In the U.S., men have a slightly less than 1 in 2 lifetime risk of developing cancer; for women the risk is a little more than 1 in 3.¹

¹ Cancer Facts and Figures, 2009
– American Cancer Society

Cancer costs in 2007 were \$219 billion. 59% of these involve indirect (non-medical) costs that are not covered by health insurance.²

² The National Cancer Institute of Health, 2008

Applying for Coverage is Easy as 1, 2, 3! Call 888.510.7568

Colonial Life's personal insurance products can enhance your benefits portfolio and be customized to fit your individual needs.

- Coverages are available for you and your family with most products.
- Enjoy the convenience of premium payments through payroll deduction.
- You can take your coverage with you if you change jobs or retire.

For your added convenience, you may apply for these benefits by phone between **November 9–20, 2009**.

Choose from:

Short Term Disability Insurance – Replaces a portion of your income if you become totally disabled because of a covered accident or covered sickness.

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

Just follow these easy steps:

- 1 Go to the call center website, coloniallife.com/callcenter. Select from available products (Cancer 1000, Disability 1000) and review the outlines of coverage.
- 2 Gather information that will be needed during the call:
 - = For dependents: names, birth dates, Social Security numbers and addresses.
 - = For beneficiaries: names, ages, and their relationship to you.
- 3 Call **888.510.7568** – A benefits counselor will answer any questions and complete your application over the phone. Call between **8:00 a.m. and 5:00 p.m., Monday – Friday, Eastern Time**.

Confirmation of your telephonic enrollment will come later in the mail to your home address.

Don't miss this opportunity to make the most of your benefits package!

Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.

Colonial Life
Making benefits count.

Colonial Life
1200 Colonial Life Boulevard
Columbia, South Carolina 29210
coloniallife.com

10/08

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

NS-10205-2