

Colonial Supplemental Insurance Company

As a new employee of Robinson McFadden & Moore, you are now eligible for many group insurance plans including health, dental and long term disability. In addition to these group plans, you are also eligible to participate in many supplemental insurance policies offered by Colonial Supplemental Insurance Company.

Colonial's coverages share these important features:

- Many of Colonial's policies can be kept should you retire or change jobs.
- Coverage is available for spouse and children with most products.
- Benefits are paid directly to you unless you specify otherwise.
- Benefits are paid to you regardless of other coverage you may have.
- No deductibles.
- Prompt and accurate claims service.

You may choose from the following menu of insurance plans:

Short Term Disability Insurance – Helps protect employee's most valuable asset: their income. Provides income to offset the financial losses that result when employees are unable to work due to a covered off-job injury, illness, or maternity. Benefit period of six months is designed to cover the elimination period of your long term disability. Pays either 40% to 60% of your monthly income directly to you.

Cancer Insurance – Helps to protect yourself and your family from the high cost of cancer treatment. Most cancer-related expenses are out-of-pocket expenses such as coinsurance, deductibles, and loss of income. Also provides an annual wellness benefit for certain cancer screening tests such as a pap smear, mammography, PSA (blood test for prostate cancer), colonoscopy, etc.

Medical Bridge (Hospitalization Supplement) – Can help fill the gaps in major medical coverage to help pay for hospital-related expenses including deductibles and co-pays. The plan provides a lump-sum benefit for a covered hospital confinement; and out-patient surgical procedures by a licensed anesthesiologist in a hospital or ambulatory surgical center.

Critical Illness – Pays a lump sum benefit upon diagnosis of a covered critical illness (heart attack, stroke, major organ transplant, end stage renal failure, or coronary artery bypass surgery) to help avoid financial problems a critical illness can bring.

Accident Insurance – Helps offset direct and indirect expenses resulting from a covered off-job accident, including deductibles, co-payments and other costs not covered by traditional health plans. Available also to spouse and children of employees.

Universal Life Insurance – Supplements employer-provided coverage that may not offer enough protection for you and your family members. Premiums will not increase because you get older. Premiums build cash value. Family coverage and additional rider benefits are also available.

Term Life Insurance – Simple and affordable term life insurance that can help fill the void left by most group term life insurance. Level death benefit and guaranteed premiums. Guaranteed renewable to age 95. Choice of three plan options depending on the insured's age and the term period needed (10-year, 20-year, and 30-year term policies available).

Should you have any questions regarding the above mentioned policies, please feel free to contact Colonial representative, Carol Sandusky, at 951-7311.