

COLONIAL PRODUCTS – AVAILABLE TO ALL TCDS EMPLOYEES

(All Rates are Per Paycheck and based off of 24 Pay Periods per Year)

DISABILITY - Replaces a portion of your income (up to 60% Tax Free) to help make ends meet if you become disabled from a covered accident or covered sickness (including Maternity Leave). See your Benefits Counselor for a quote based on your actual earnings. **Guarantee Issue for Employees in their first year of employment!**

ACCIDENT - Helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

<u>Plan Design</u>	<u>Employee Only</u>	<u>Employee/Spouse</u>	<u>Employee/Children</u>	<u>Employee/Family</u>
Preferred	\$10.85	\$16.32	\$18.48	\$23.72
Premier	\$13.53	\$20.32	\$22.42	\$28.90

CANCER - Helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.

<u>Plan Design</u>	<u>Employee Only</u>	<u>Employee/Spouse</u>	<u>Employee/Children</u>	<u>Employee/Family</u>
Level 2	\$8.95	\$14.00	\$9.10	\$14.15
Level 3	\$11.45	\$19.28	\$11.68	\$19.50

CRITICAL ILLNESS – Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness (such as heart attack, stroke and many others), which can often be expensive and lengthy. *Plans are available from \$5,000 - \$75,000 with issue Ages 17 - 70.* Spouse and Dependent Children coverage is also available. Sample Rates are Non-Tobacco.

Employee Cost per paycheck Non-Tobacco Rates - \$10,000

17-24	2.10	50-54	8.90
25-29	2.50	55-59	11.10
30-34	3.00	60-64	14.10
35-39	4.35	65-70	15.95
40-44	5.15		
45-49	6.75		

LIFE INSURANCE – Enables you to tailor coverage for your individual needs and helps provide financial security for your family members. We offer both Term and Permanent coverage. Please let your Representative know if you would like detailed information on the plans and rates.

FOR MORE INFORMATION OR TO ENROLL, PLEASE CONTACT:

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