

# Expand your benefits – not your budget



## Add AD&D coverage to your benefits package

Your budget may be growing tighter, but your employees still need a benefits package that can help provide financial protection in the event of an accident. We can help you satisfy both needs without increasing your budget.

### AD&D insurance without increasing your budget

Employees can register for \$10,000 of AD&D insurance\* offered through Chubb Group of Insurance. We will provide any employees that are interested with their AD&D certificate and ID card.

The AD&D policy can pay a benefit if a covered accident results in loss of life, limb, sight, speech or hearing. Insured individuals are covered 24 hours a day, 365 days a year, anywhere in the world.

### The added value of benefits education

An easy way to register for their AD&D coverage is by attending a 1-to-1 benefits counseling session. Our benefit representatives are also able to review your core benefits and help your employees determine which coverage works best for their personal situations.



Give your employees  
important financial  
protection while  
protecting your budget.

Call your Colonial Life  
benefits representative  
today to learn more.

\*Accidental death and dismemberment insurance coverage provided by Federal Insurance Company, a member insurer of the Chubb Group of Insurance. This coverage may not be available in all states. Complimentary AD&D coverage will be effective for 12 months from the employees' date of enrollment. Subject to availability, employees may choose to continue coverage by meeting with their Colonial Life benefits representative at the following year's enrollment.