

# Exclusive benefit offer for AFGE union members

The following Colonial Life benefits are offered with no medical underwriting for a limited time:

## Disability insurance\*

On and off the job coverage available up to 60% of income, up to \$4,000 in monthly benefit.

## Whole Life insurance\*

- Ages 18-50 up to a max of \$150,000
- Ages 51-79 up to a max of \$60,000

## Term Life insurance\*\*

- Age 16-50 to a max of \$125,000
- Age 51-60 to a max of \$75,000
- Age 61-75 to a max of \$30,000

## Spouse coverage:

- Age 16-50 to a max of \$25,000
- Age 51-75 to a max of \$10,000

## Critical Illness insurance\*\*

Help supplement major medical coverage by providing a lump-sum benefit of up to \$20,000 for a covered critical illness.

## Dental insurance

Provides benefits for a variety of procedures, from routine cleanings to more advanced procedures. Waiting periods have been waived.

## Additional benefits available to AFGE union members:

- Accident insurance\*
- Cancer insurance
- Hospital indemnity insurance

\*Offered with no medical underwriting to qualify for coverage. Benefits may be subject to a pre-existing condition provision.

\*\*Post-enrollment health questions must be answered at the point of enrollment for the policy to be issued. Benefits may be subject to a pre-existing condition provision.

## Important features include:

- Spouse and family coverage available with most plans.
- Regardless of other insurance coverage, benefits are paid directly to you unless you specify otherwise.
- **One stop shopping** – single carrier with all products using one enrollment system and one Federal Allotment.



ColonialLife.com

Most plans offer coverage for your spouse and eligible dependent children. Policies have exclusions and limitations, which may affect benefits payable. Benefits may vary by state and may not be available in all states. For cost and complete details, talk with your Colonial Life benefits counselor. The use of the name "AFGE" is intended only to indicate that the benefit is available only to AFGE members and their families. It is not intended to imply that this program is sponsored or endorsed by AFGE. AFGE does not sponsor or endorse such programs.

Policy forms marketed by the company vary by product and are too numerous to list in the advertisement, but a list can be provided upon request. Colonial Life Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC. ©2023 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.



Colonial Life has received the AFGE National Executive Council's (NEC) federation-wide authorization to provide insurance products marketed by the Garland-Hill Agency, Inc.



*Garland-Hill  
Agency, Inc.*

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**Talk to your Colonial Life benefits counselor to get started today.**

**Please scan the QR code for additional information or to schedule your appointment.**

