

Triple Advantage

Broker Sales Promotional Offer



Register qualifying new accounts with Colonial Life by December 31, 2012, and take advantage of this limited-time Triple Advantage Broker Sales Promotional Offer at no direct cost to you.

Offer Details

- 1 Products.** Package Colonial Life's Accident 1.0 with any two of the following:
 - Group Critical Care 1.0
 - Group Medical Bridge_{SM} 1.0
 - Universal Life 1000

- 2 Guaranteed Issue.** Get Guaranteed Issue with no health questions on all three products in the package you create (up to the Guaranteed Issue maximum benefit) as long as:
 - a. Colonial Life benefits counselors see at least 75% of eligible employees during the enrollment (75% POPS = percentage of people seen).

OR

 - b. Minimum participation requirements for Guaranteed Issue are met at the product level (see underwriting guidelines on the next page).

- 3 Value-Add Program or Service.** Choose one of the following :
 - a. Wellness program (if 75% POPS achieved) – Choice of Health Risk Assessment with online health portal or 24/7 NurseLine.
 - b. Dependent verification (Colonial Life will build a shell in our Harmony® Enrollment System and provide the dependent import/upload).
 - c. Custom benefits communication (email campaign, digital eight-page benefits overview booklet and website).*



Account Criteria:

- New Colonial Life accounts.
- 100+ eligible employees in account.
- Accident 1.0 must be included in the three product package.
- Health care, government and educator accounts are excluded from including Group Medical Bridge_{SM} 1.0 in the three product package under this program.
- Available in every state except New York.
- Harmony® must be used as the enrollment tool.
- Face-to-face is the primary enrollment approach and can be supported with enrollment call center.
- No more than three voluntary products may be offered during the initial enrollment.
- Defined enrollment period of 21 days or less.
- Memos of Understanding formalizing the agreement between Colonial Life and the client to provide the promotion in exchange for 75% POPS must be received in Colonial Life's Underwriting department 14 days prior to enrollment.
- Participation requirement waived for first year if 75% POPS achieved.
- No product substitutions permitted.

Underwriting Guidelines (if 75% POPS not achieved):

- Group Critical Care 1.0 – greater of 25 lives or 15% participation for accounts with 100-199 lives for Guaranteed Issue up to \$10,000; 15% participation for accounts with 200-499 lives for Guaranteed Issue up to \$15,000; 15% participation for accounts with 500+ lives for Guaranteed Issue up to \$20,000.
- Group Medical Bridge_{SM} 1.0 – 15% participation; 500+ lives requires census prior to the enrollment and implementation of Triple Advantage; benefit level consistent with major medical plan in effect.
- Universal Life 1000 – 20% participation; Guaranteed Issue limits for employee (100-499 lives \$8 per week target premium, to \$75,000; 500+ lives \$16 per week target premium, to \$150,000).
- Accident 1.0 – No participation requirements for Guaranteed Issue on this product.

** Four weeks of lead time is required for the email campaign following approval of final content before first email message is sent. Customization is template-driven and limited to logos, enrollment dates, benefit package highlights, voluntary offerings and group meeting information. Websites are available to accounts with 500+ eligible employees only. Six weeks of lead time is required for websites following approval of final content.*

This Triple Advantage Broker Sales Promotional Offer replaces all earlier versions of this offer.

Products vary by state and may not be available in all states. Exclusions and limitations may apply. See a Colonial Life benefits representative for complete details.