

Colonial Life Educator Disability Plan

Why Colonial Life's Educator Disability Plan?

- ➔ Premiums will not increase as you get older, leave or retire
- ➔ Combines the benefits of: **Disability, Accident, Hospital and AD&D into one plan**
- ➔ Provides LIFETIME benefits! At age 70, converts to a \$6,000 hospital benefit
- ➔ Available at one low premium regardless of your age
- ➔ Pays a benefit regardless of any other benefits you may have with any company

Choose from \$400 to \$5,000 of Monthly Benefit

Annual Income	Maximum Monthly Benefit First 6 months	Maximum Monthly Benefit Next 6 months	TOTAL PREMIUM: ALL AGES 20 Payroll Deductions (10 Month Employees)	
You may choose a monthly benefit from \$400 to your maximum			30 DAY WAIT	14 DAY WAIT
\$10,800-\$12,599	\$600	\$300	\$ 7.47	\$ 9.27
\$21,600-\$23,339	\$1,200	\$600	\$12.15	\$15.75
\$27,000-\$28,799	\$1,500	\$750	\$14.49	\$18.99
\$36,000-\$37,799	\$2,000	\$1,000	\$18.39	\$24.39
\$45,000-\$46,799	\$2,500	\$1,250	\$22.29	\$29.79
\$54,000-\$55,799	\$3,000	\$1,500	\$26.19	\$35.19
\$63,000-\$64,799	\$3,500	\$1,750	\$30.09	\$40.59
\$72,000-\$73,799	\$4,000	\$2,000	\$33.99	\$45.99
\$81,000-\$82,799	\$4,500	\$2,250	\$37.89	\$51.39
\$90,000 +	\$5,000	\$2,500	\$41.79	\$56.79

During the initial Open Enrollment, coverage is available Guaranteed Issue up to \$5,000!

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A perfect complement to the NJEA sponsored Disability Program. Full benefits are paid regardless of any other benefits you receive from the district or any other plan. ALL BENEFITS ARE PAID TAX FREE!

Why should you consider Colonial Life's Educator Disability Plan to complement your NJEA sponsored Long Term/Short Term combination plan?

Sample Premium Examples for a \$2,500 Monthly Benefit

➔ If you have a plan that rates will increase as you get older, how long can you afford to keep your coverage?

PruProtect Plus - Per Pay Premiums* - 20 payroll deductions				
Age as of Oct. 1st	14 Day Wait	30 Day Wait	90 Day Wait	180 Day Wait
Under Age 30	\$ 53.25	\$ 15.63	\$ 6.88	\$ 5.13
Ages 30-39	\$ 56.25	\$ 23.50	\$ 10.38	\$ 7.63
Ages 40-44	\$ 56.25	\$ 34.13	\$ 18.75	\$ 13.88
Ages 45-49	\$ 59.75	\$ 54.25	\$ 29.88	\$ 22.13
Ages 50-54	\$ 73.25	\$ 66.50	\$ 48.13	\$ 35.63
Ages 55+	\$ 87.13	\$ 79.13	\$ 66.88	\$ 49.63



Would increasing your elimination period to 180 days allow you to keep your plan more affordable as you get older?

➔ If you only have Short Term Disability benefits, can you enhance your current coverage and save money?

Monthly Disability Benefit	PruProtect - 6 month Benefit: 14 Day Wait- 20 payroll deductions	
\$ 2,500	10 Month Premium	Per Pay- 20 Pays
All Ages	82.75	\$ 41.38

Do you have the protection you need to provide benefits for the rest of your working career?

✓ Why Colonial Life?

Colonial Life's Educator Disability Plan		
Monthly Benefit 1st 6 months- 50% Benefit Next 6 Months	14 Day Wait- 20 Payroll Deductions- ALL AGES	30 Day Wait- 20 Payroll Deductions- ALL AGES
\$ 2,500	\$ 29.79	\$ 22.29

This unique affordable plan offers benefits you can keep even when you leave or retire and can pay benefits even if you are not disabled for Accident Medical Fees, Hospital, and AD&D.



If your income is important to you, do you have the protection you need, or are you lucky enough to own one of these?



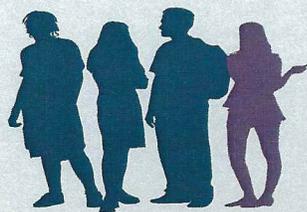
For More Information:
Call: 856.983.9600
Email: lisa@colonialnj.com

What you may not know about Disability insurance

MORE INFORMATION:
856.983.9600
lisa@colonialnj.com

[**90**]
PERCENT

Approximately 90% of all disabilities are caused by illnesses rather than accidents.



More than 1 in 4 of today's 20-year-olds will become disabled before age 67.

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IMPORTANT FACT: NJ School District employees do not participate in NJ State Disability benefits. Once you exhaust your paid time off and your income stops, ***do you currently have the protection you need to cover all your expenses including the cost of your health care if you were disabled?***

If not, Colonial Life's Educator Disability Plan can offer you the protection you need.

If you are looking to offer an affordable plan, that provides the income protection you need to make ends meet if you are unable to work due to an accident or sickness, **Colonial Life can help!**

Colonial Life's **creative new plan** is designed exclusively for the educator community to meet their unique needs and budget. This plan combines the benefits of: **Disability, Hospital Confinement, Accident Medical Fee benefits and AD&D** into one affordable policy.

Benefits of this plan:

All staff members may participate (Union/Non-Union)
Benefits are **paid regardless** of sick leave or other benefits
No minimum participation or cost to the District

This plan can be chosen alone for Short Term Disability or as a perfect complement to the NJEA sponsored Long Term Disability plan with Prudential.

Why Colonial Life's Educator plan?

Coverage can be **guaranteed issue** up to 66 2/3% of income (\$5,000 monthly maximum)
Premiums **DO NOT increase** with age (RATES ARE THE SAME FOR AGES 17-69)

All plans are **portable** at the same rate when employees leave or retire

Plans are **customized** based on employees needs and budget

Premiums are paid through the convenience of **payroll deduction** (10 or 12 month billing)