



Colonial Life
The benefits of good hard work.®

City of Carson
2022 Voluntary Benefits
Booklet

Welcome to Your Voluntary Benefits

At the City of Carson, our greatest asset is people like you. We value your hard work and like to do what we can to reward your efforts. That's why we are pleased to offer you these valuable employee benefits.

As an employee of the City of Carson, you have access to exclusive benefit Voluntary Benefits programs, and guaranteed-issue underwriting offers to help you protect your families, finances, and future.

Please review the information in this booklet to learn about the plans being offered and determine what coverage is right for you

For additional information please contact:

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Welcome

At the City of Carson, our greatest asset is people like you. We value your hard work and like to do what we can to reward your efforts. That's why we are pleased to offer you these valuable employee benefits. This booklet has been provided to inform you of all the benefit options available to you. Please take the time to review the various plan designs and coverages and decide which options best fit your needs for the 2022 plan year.

What do you need to enroll?

When it is time for you to enroll, you will need to have the following items on hand:

- Your employee identification number
- The names, Social Security numbers, dates of birth and addresses of any/all dependents you may wish to enroll in one or more of the plans
- Life Insurance beneficiary information
- Proof of dependent status (marriage certificate, birth certificate, court order) if adding a new dependent to medical or dental insurance plans

You must notify human resources in writing within 30 days of the family status change and provide appropriate documentation.

The information contained in this booklet is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be differences between the information in the booklet and the contract, the contract will govern.

You never know when an unexpected illness or injury could leave you and your family with financial difficulties. Health insurance can help, but you can still have deductibles, co-payments and, other out-of-pocket expenses.

That's where voluntary benefits come in. Sometimes called supplemental insurance, voluntary benefits are designed to complement your health insurance and help provide extra financial protection.

This year, your employer is helping you protect your way of life by allowing you the opportunity to purchase voluntary benefits from Colonial Life guarantee issue between 02/14/2022 - 3/14/2022

- Accident
- Disability Insurance - up to \$4K or 60% of your income
- Critical Illness Insurance with or without Cancer
- Dental Insurance - No waiting periods
- Whole Life Insurance
- Term Life

In addition, you'll have access to the following:

- WellCard can help employees and their families with out-of-pocket costs that health insurance doesn't cover. To receive discounts, simply present the card at a participating pharmacy or health care provider.
 - ü Additional WellCard features include:
 - 24/7 telemedicine
 - Medical bill advocate
 - Cash rewards and entertainment benefits
- KOFE Knowledge of Financial Education is corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.
 - With this service, you'll get a variety of resources to help improve:
 - Financial coaching
 - Online tools
 - Webinars
 - KOFE can answer questions about:
 - Personal finance
 - Budgets
 - Savings
 - Debt
 - Payment options
 - Credit and credit reports



Get discounts on health and wellness services

Present WellCard at any participating doctor's office or pharmacy to start saving money.

WellCard could save you and your family money on:

- Doctor's office visits
- Pet care
- Prescription drugs
- Vision and hearing products and services
- Lab work, MRI scans and PET scans
- Vitamins and daily living products

Plus, gain access to the following:

- 24/7 doctor consultations by phone
- Online veterinary support service
- Medical bill help
- Cash rewards and entertainment benefits

Visit WellCardSavings.com for more information on each of the products and services.

WellCard is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Void where prohibited by law.

Services must be paid for at the time rendered to obtain discounts. Discount Medical Plan Organization is AccessOne Consumer Health, Inc. 84 Villa Rd Greenville, SC 29615 www.AccessOnedmpo.com

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Attend a 1-to-1 counseling session with your Colonial Life benefits counselor to receive a complimentary WellCard.

Reach out to your employer to understand more about this offering if you are unable to attend a counseling session.

ColonialLife.com

Set and achieve your financial goals



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports

Colonial Life
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A product of **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.

Your employer works hard to provide you with the resources you need in the workplace. But personal financial worries can get in the way of your productivity.

In fact, one in three employees say that personal financial issues have been a distraction at work.¹ With more than three-quarters of employees feeling this strain, it's normal to want some assistance.

That's why we're providing access to this valuable program, which can help you set goals—and be successful in achieving them.

Our service solution

Colonial Life has partnered with Knowledge of Financial Education (KOFE), a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, you can have both. And it's available to you without increasing your budget. With this service, you'll get a variety of resources to help improve your financial situation:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible at ColonialLife.com/KOFE
- **Webinars** – Educational sessions throughout the year on a variety of topics

Get the support you need to succeed

Taking advantage of KOFE's services can help you gain control of your financial difficulties. That means you can better focus on your career—and on building a safe financial future for yourself and your family.

Take steps today toward reaching financial success.
Visit ColonialLife.com/KOFE to learn more.

ColonialLife.com

¹ Center for Financial Services Innovation, *Employee Financial Health: How Companies Can Invest in Workplace Wellness*, 2017

Terms and availability of service are subject to change. No purchase necessary to receive coverage. This coverage may not be available in all states.

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Accident Insurance



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Accidents can happen to anyone

You never know when you or someone you love could get hurt in an accident. If you suffer from a fracture, dislocation and or other covered accidental injury, accident insurance can help:

- offset unexpected expenses such as emergency room fees, deductibles, co-payments
- supplement lost income from missing work.

This financial protection can help you focus on what really matters: healing.

With this coverage:

■ Annual Wellness - per covered person

- \$200 Mammography
- \$50 Health Screening

■ Guaranteed-issue coverage

- A set amount is payable based on the injury you suffer and the treatment you receive.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Unlike workers' compensation, which only covers on-the-job injuries, accident insurance covers injuries that happen on-the-job or off the job.
- You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).
- Worldwide coverage.
- Policy provides coverage for:
 - Initial Treatment
 - Fractures
 - Dislocation
 - Surgical Treatment
 - Accident Hospital Care
 - Accident Follow-up Care
 - Accidental Death
 - and much more
- Guaranteed renewable for life as long as premiums are paid when they are due.
- You can take your coverage with you even if you change jobs or leave your employer.

The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.



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You can't predict an illness, but you can be prepared

If you or a loved one were to suffer a heart attack, stroke or other critical illness, would you be able to pay your bills? Critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Critical illness insurance helps supplement 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:

- Loss of income
- Home healthcare needs
- Mortgage or rent
- Utility bills
- Car payment
- groceries

With this coverage:

■ Annual Wellness Benefit - per covered person

- \$200 Mammography
- \$70 Cervical Cancer Screening
- \$50 Health Screening

■ Guaranteed-issue coverage available up to \$20K

- Coverage available between \$5K-75K.
- Rates are fixed for the lifetime of the policy.
- Coverage options are available for you, your spouse and eligible dependent children.
- Subsequent diagnosis of a different critical illness
- Subsequent diagnosis of the same critical illness
- Benefits are paid directly to you, unless you specify otherwise.
- Guaranteed renewable until the Maximum Benefit Amount* is paid. Policy will not be canceled, except for nonpayment of premium, until the Maximum Benefit Amount has been paid.
- You can take your coverage with you even if you change jobs or leave your employer.

CRITICAL ILLNESS POLICIES PROVIDE LIMITED BENEFITS.

The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the individual policy or the group certificate, as applicable, or your Colonial Life representative for specific provisions and details of availability.

Disability insurance

Help protect your income

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance from Colonial Life can provide a monthly benefit to help you cover your ongoing expenses.

Disability insurance from Colonial Life helps protect your income, so you can have help paying the bills while you recover from a covered accident or sickness.

With this coverage:

- Annual Wellness Benefit - per covered person
 - \$50 Health Screening
 - \$50 Cervical Cancer Screening
 - \$50 Mammography
- Guaranteed-issue coverage available up to \$4,000 per month.
- On and off job coverage options available.
- You're paid regardless of any insurance you may have with other companies.
- Benefits are paid directly to you, and you can use these benefits however you choose.
- You can take your coverage with you even if you change jobs or leave your employer.
- Rates are fixed for the lifetime of the policy
- Guaranteed-renewable to age 75
- Waiver of Premium - available after 90 consecutive days of a covered disability.
- First Day Hospital Benefit (This benefit waives the elimination period, or a portion of it, if the insured is hospitalized for a covered disability and he has an elimination period of 30 days or less)
- Psychiatric or Psychological Condition Benefit
- Partial disability enables employees to work part-time and still receive 50% of the total disability benefit for up to 3 months.

- ✓ "67% of Americans would find it somewhat or very difficult to meet current financial obligations if their paychecks were delayed by one week." (American Payroll Association, 2015 Getting Paid in America Survey, 2015)
- ✓ "More than 1 in 4 of today's 20-year olds will become disabled before age 67." (Social Security Administration, Social Security Basic Facts, October 2015.)

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Cancer insurance

Would you be financially prepared for cancer?

If diagnosed with cancer, how will you pay for what your insurance won't? Nearly everyone has experienced or knows somebody who has experienced a cancer diagnosis in their family. The good news is that cancer screenings and cancer-fighting technologies have gotten a lot better in recent years. However, with advanced technology come high costs. Major medical health insurance is a great start, but even with this essential safety net, living with cancer can still be hit with unexpected medical and non-medical expenses.

Hopefully, you and your family will never face cancer. If you do, cancer insurance from Colonial Life can help protect the lifestyle you've worked so hard to build.

With this coverage:

- Coverage options are available for you, your spouse and your eligible dependent children.
- You're paid regardless of any insurance you may have with other companies.
- Rates are fixed and guaranteed for the lifetime of the policy.
- Pays benefits to pay for indirect cost associated with cancer such as:
 - Loss of wages or salary
 - Deductibles and co-insurance
 - Travel expenses to and from cancer treatments.
 - Lodging and meals
- Pays regardless of any other insurance you have with other insurance companies
- **Annual Wellness Benefit - per covered person**
 - **\$100.00**
- Policy provides coverage for:
 - Initial Diagnosis of Cancer
 - Progressive Payment Rider
 - Specified Disease Rider
 - Cancer Screening Benefit Tests
 - Inpatient Benefits
 - Treatment Benefits (In-or Outpatient)
 - Surgical Procedures Benefits
 - Extended Care Benefits
 - and much more
- You can take your coverage with you even if you change jobs or leave your employer.

CANCER POLICIES PROVIDE LIMITED BENEFITS.

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Get help with rising health care costs

You may have health insurance, but are you really covered? Over the last five years, the percentage of covered workers with a deductible of \$1,000 or more for single coverage has increased from 27% to 46%.

(Kaiser Employer Health Benefits Survey, 2015)

Hospital confinement indemnity insurance from Colonial Life can help you pay for medical expenses that your health insurance may not cover such as:

- Hospital fees
- Outpatient surgery
- Office visits/ER costs
- Prescriptions
- Deductibles
- Co-payments
- Coinsurance

With this coverage:

- Annual Wellness Benefit - per covered person
 - \$100
- Lifetime Guaranteed Renewable Employees can keep the coverage for life as long as they pay premiums
- Hospital confinement, diagnostic procedures, outpatient procedures, emergency room and doctors office visit.
- Benefits are paid directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.
- Waiver of Premium
- Rehabilitation
- Health Screening Benefit \$100 Payable once per covered person per calendar year.

HOSPITAL CONFINEMENT INDEMNITY POLICIES PROVIDE LIMITED BENEFITS.

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Term Life Insurance



Life insurance protection when you need it most

Life insurance needs change as life circumstances change. You may need more coverage if you're getting married, buying a home or having a child.

Term life insurance from Colonial Life provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages when obligations are higher, such as while children are young. It's also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

With this coverage:

■ Guarantee Issue Amounts

- \$75K - Age 16-50
- \$50K - Age 51-60
- \$25K - Age 61-75

- Term period coverage options of 10, 20 or 30 years.
- Level death benefit.
- Guaranteed premiums do not increase during the term.
- A beneficiary can receive a benefit that is typically free from income tax.
- Accelerated death benefit can pay a percentage of the death benefit if the covered person is diagnosed with a terminal illness.
- You can convert it to a Colonial Life cash value insurance plan, with no proof of good health, to age 75.
- Accidental Death Benefit Rider
- Waiver of Premium Benefit Rider
- Spouse Term Life coverage
- Dependent coverage
- Portability allows you to take policy with you when you retire or change jobs.

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Whole life insurance

Life insurance that comes with guarantees because life doesn't

You can't predict the future, but you can rest easier knowing you have life insurance with lifelong guarantees.

Whole life insurance from Colonial Life provides guaranteed cash value accumulation, level premium and a death benefit (minus any loans and loan interest). This coverage can help protect your family's way of life.

With this coverage:

■ Guarantee issue amounts:

- \$75k - Age 18-50
- \$40K - Age 51-60
- \$20K - Age 61-79

- Your premiums will never increase because of changes in your health or age.
- Guarantee purchase option allows you three opportunities to purchase additional coverage with no proof of good health required if you are 55 or younger
- Accelerated death benefit if you are diagnosed with a terminal illness.
- An immediate \$3,000 claim payment
- Spouse Term Life Rider
- Spouse Whole Life Policy
- Dependent Term Rider
- Coverage is portable at age of retirement or if you switch jobs with no increase in premiums.

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Individual Dental PPO Insurance

Coverage that can put a smile on your face

Colonial Life's Individual Dental PPO covers a wide range of treatments. With this coverage, you have the freedom to choose any dentist, but when you see an in-network dentist you can receive discount on services which reduce your out-of-pocket costs.

Plan features:

- Guarantee Issue
- \$2000 annual maximum per covered person on the plan
- 100% coverage on preventive services
- 80% coverage on basic services
- 50% coverage on major services
- No waiting periods on basic and preventive services
- Rollover benefit
- No annual renewal process or rate changes
- Guaranteed renewable until age 75.
- Insureds can keep coverage with no rate increases if they change jobs or retire
- Rates do not increase because of your age.
- Discounted fees for in-network services
- Find in-network dentists at www.coloniallifedental.com

Optional benefits:

- Vision rider
 - ✓ \$10 co-pay for exams; \$25 co-pay for materials
 - ü STANDARD PLASTIC LENSES¹ (once per 12 months)
 - includes single vision, bifocal, and trifocals (covered by copay)
 - FRAMES¹ (once per 12 months) \$120 allowance
 - CONTACT LENSES² (once per 12 months) (Includes fit, follow-up and materials) In lieu of eyeglass lenses and frames. \$120 allowance for elective contacts. \$210 allowance for medically necessary contact.

Special discounts on material purchases

- Discounts for first pair of glasses
 - ✓ Lens discount for first pair of glasses
- Purchase a second pair of glasses and receive preferred pricing on lenses.
- Discounts on frames, contacts lenses and other products.
- Find in-network vision providers at www.coloniallifedental.com

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Getting started

The easiest way to manage your business with us is through ColonialLife.com. To sign up for the website, click Register at the top right of the home page and follow the instructions.

Contact us

Online

ColonialLife.com

Log in and click on

Contact Us

Telephone

1-800-325-4368

Hearing-impaired customers

803-798-4040

If you do not have a TDD, call Voiance Telephone Interpretation Services. 844-495-6105

Consider your options

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal. For your convenience, you can choose how you interact with us. For the quickest service, we recommend using our website, which lets you do the following:

- Review, print or download a copy of your policy/certificate
- Update contact information
- Access service forms
- Submit your claim using our eClaims system
- Check the status of your claim and view claims correspondence
- Access claim forms

Your policy and certificates are located under the My Correspondence tab.

eClaims are quick and easy

With the eClaims feature on **ColonialLife.com**, you can file most claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- You can access eClaims through your computer or mobile device and upload any required supporting documentation.
- Once you're logged in to ColonialLife.com, visit the **Claims Center** and select **File an Online Claim** to get started.

Paper claims

- If you don't want to file online, download the form you need by visiting the Claims Center page on ColonialLife.com and clicking on **claims and service forms**.
- Follow the instructions, tips and videos to complete and submit your claim.

Contacts

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Customer Service

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