Protect your income and your family's future

Colonial Life. unum. CARE COMPASS

Open Enrollment is July 1–31, 2026

Speak with a benefits counselor to enroll in Short Term Disability and Whole Life insurance coverage, or to ask questions.

Visit the benefits learning website to learn more or enroll via telephone:

BENEFITS WEBSITE:
Use your smartphone camera to learn more about these benefits. You can also click here or type https://learn.coloniallife.com/state-of-connecticut/p/1 into your web browser.

Enroll over the phone: **833-703-1967**
Employer Code: **1357722**

The insurance premiums are conveniently payroll deducted from your paycheck.

IMPORTANT DETAILS FOR EXISTING POLICY HOLDERS:

Remember to review your existing Colonial Life disability coverage amount with a benefits counselor to ensure you have adequate protection based on your current income.

Since the disability policy does not automatically adjust when there is a salary increase or lifestyle change, this may be the time to upgrade your policy.

Why Disability coverage matters

Colonial Life's voluntary short-term disability coverage can pay you a monthly benefit to replace a portion of your income when you become disabled because of a covered accident or covered sickness, including pregnancy and psychiatric and psychological conditions.

Key Features:

- **On- and off-the-job coverage:** Monthly benefit can cover up to 60% of your income.
- Benefits are paid directly to you.
- No coordination of benefits — paid regardless of income from other sources.
- Guaranteed issue options (no medical underwriting required).
  Pre-existing condition limitations may apply.
- Tax-free benefit payments.

Whole Life Insurance

Unum Whole Life Insurance offers protection for now and benefits for the future with fixed premiums, ways to earn cash value and a living benefit for end-of-life expenses due to terminal illness costs.

Key Features:

- Once you purchase coverage, your premium remains the same as long as premiums are paid.
- Cash value, which you can borrow against to meet your financial needs throughout your life.
- Level premiums that don't increase due to age.
- Your coverage, as well as coverage for your spouse and child is portable.

Colonial Life and Unum are contracted supplemental benefits providers with the State of Connecticut.

ColonialLife.com

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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