

Odyssey Foods Voluntary benefits



Choices to protect what you've worked so hard to build

Each individual's lifestyle and needs are different from the next. Voluntary benefits from Colonial Life — on both an individual and group platform — offer a broad range of financial protection options for employees and their families.

Disability Insurance

- **Group Disability** – A short-term disability product that replaces a portion of income for on/off-job or off-job only disabilities. Optional features include psychiatric and psychological conditions benefits and waiver of elimination period for first day hospital confinement. Guaranteed-issue and simplified-issue options are available.

Life Insurance

- **Individual Term Life** – A term life insurance product that offers three level term options (10-, 20- and 30-year), level death benefits, family coverage and guaranteed rates. It is guaranteed renewable to age 95 and convertible to age 75.
- **Individual Whole Life** – A permanent whole life insurance product that provides guaranteed level premiums, guaranteed cash values and a guaranteed death benefit as long as premiums are paid when due and no loans are taken. Guaranteed-issue and simplified-issue options are available, as well as an optional long-term care rider at an additional cost.

Spouse and eligible dependent children coverage is available with all life products.

Accident Insurance

- **Individual Accident** – A guaranteed-issue, composite-rated, guaranteed-renewable accident product that offers several coverage levels to fit all budgets. Employer-optional benefits are available to customize the accident product offering. Additional employee-choice riders can create a comprehensive product package.

Special Risk Insurance

- **Individual Cancer** – A cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.

Supplemental Health insurance

- **Individual Medical BridgeSM** – A hospital confinement indemnity product that supplements your core medical coverage, offering benefits such as hospital confinement, health screening or wellness, rehabilitation unit confinement and doctor's office visits. An HSA-compliant plan is available.



To learn more, contact:

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Important coverage features:

- With most products, coverage is available to spouses and eligible dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- With most products, employees can continue coverage with no increase in premiums if they retire or change jobs.
- With most products, employees may receive benefits regardless of any other insurance.
- Premiums are payroll deducted for easy administration.

Learn more about
what we have to offer
at ColonialLife.com.

ColonialLife.com

Additional offerings

KOFE offers financial education through phone access to financial counselors, webinars and calculators.

Wellcard provides discounts on prescription drugs, discounts on medical and dental expenses, access to a telemedicine provider and medical bill consultation.

Terms and availability of service are subject to change. Services may not be available in all states.

ACCIDENT, CANCER, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY PRODUCTS PROVIDE LIMITED BENEFITS.

The policies, their names or their provisions may vary or be unavailable in some 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. Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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