



To learn more, contact:

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MPowered Advantage

ColonialLife.com

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

- **Individual 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.
- **Group Term Life** – A term life insurance product with flexible benefit designs. The product offers guaranteed-issue underwriting at initial enrollment with group rates. It is portable and convertible under certain conditions. Employer- and employee-paid options provide flexibility and allow employees to purchase additional coverage at group rates.
- **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.

Dental Insurance

- **Individual Dental** – A dental product that provides benefits for a variety of dental procedures, from routine cleanings to more advanced procedures, such as crowns and root canals. Additional savings are available by visiting a network dentist.

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



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

- **Individual Cancer** – A cancer product that pays indemnity-based benefits to help cover medical and non-medical expenses related to cancer diagnosis and treatment.
- **Individual Critical Illness** – A critical illness product that provides a lump-sum benefit for the diagnosis of a critical illness.

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.

MPOWERED Advantage has partnered with Colonial Life because of they are an A-rated carrier that goes above and beyond to take care of their clients' needs.

Colonial Life policies can be offered as group products or individual products depending on the needs of your business. By offering Colonial Life products to your business, you are helping protect your employees' income, which for most of them is their most important asset.

These insurance products are fully customizable for your employees to fit their needs and budgets. These products will pay your employees directly, outside of the PPO dental product, which pays the provider.

Prices are designed to be affordable for the average American household and can be had for as low as:

Accident: \$11.95 monthly
Cancer: \$11.45 monthly
Dental: \$28.38 monthly

Please contact Sheryl Powers to discuss options and how Colonial Life can benefit your bottom line as well as prevent your employees from becoming another statistic of bankruptcy.

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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