Colonial Life®

IHA HEALTH

2022 Voluntary Benefits Booklet

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Welcome

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 2021 plan year.

SCI has partnered with the Independent Haulers Association to give you exclusive access to IHA Health. IHA Health's only focus is providing comprehensive health benefits at an affordable price to self-employed professionals. These are individual benefits that are traditionally only available to W-2 employees. Premium settlements through your settlement check simplifies the payment process.

Dental/Vision Insurance – Large network of providers to choose from.

Accident insurance helps offset unexpected medical expenses that can result from a covered accidental injury.

Term life insurance offers a predictable way to provide more coverage at more affordable prices during high-need years.

Critical illness insurance helps supplement major medical coverage by providing a lump-sum benefit that can be used to help pay the direct and indirect costs related to a covered critical illness.This coverage also includes a benefit for the treatment and care of cancer.

How do I get more information or enroll?

Schedule a benefits counselling session by clicking here: https://ihaenroll.com/fundamental

For more information, check IHA Health out at https://ihaenroll.com/fund

Voluntary Benefits

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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 giving you the opportunity to purchase the following voluntary benefits from Colonial Life:

- Accident insurance
- Critical illness insurance with cancer coverage
- Dental insurance with vision coverage
- Term life insurance

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Dental Insurance

Talk with your Colonial Life benefits counselor to learn more.

ColonialLife.com

Coverage that can put a smile on your face

Regular dental care is an important part of maintaining your overall health. Unfortunately, a trip to the dentist's office can be costly, even if it's just for a routine cleaning. More advanced procedures, such as root canals and oral surgery, can lead to even more expensive bills.

Dental insurance from Colonial Life covers a wide range of treatments and pays a fixed benefit amount for covered dental procedures.

With this coverage:

- You have the freedom to choose any dentist you want and still receive the same benefit amounts.
- If you select a network dentist, you'll receive discounted services.
- You may receive immediate benefits for routine cleanings and X-rays.
- Benefits are paid based on the exact amount defined in the policy.
- There are no deductibles, no pre-certification and no co-insurance.

If guaranteed-issue coverage is available, you won't have to answer health questions. For more details, talk with your Colonial Life benefits counselor.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC. Dental plans are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC, and administered by Starmount Life Insurance Company.

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Accident Insurance

Talk with your Colonial Life benefits counselor to learn more.

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Accidents can happen to anyone

You never know when you or someone you love could get hurt in an accident. And accidents come with costs, such as emergency room fees, doctor's bills and lost income from missing work. Even if you have good health insurance, deductibles and co-pays can really add up.

With accident insurance from Colonial Life, you can receive benefits to help with the expenses of a covered accident. This financial protection can help you focus on what really matters: healing.

With this 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.
- Coverage is available for you, your spouse and eligible dependent children.

If guaranteed-issue coverage is available, you won't have to answer health questions. For more details, talk with your Colonial Life benefits counselor.

ACCIDENT 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 representative for specific provisions and details of availability.

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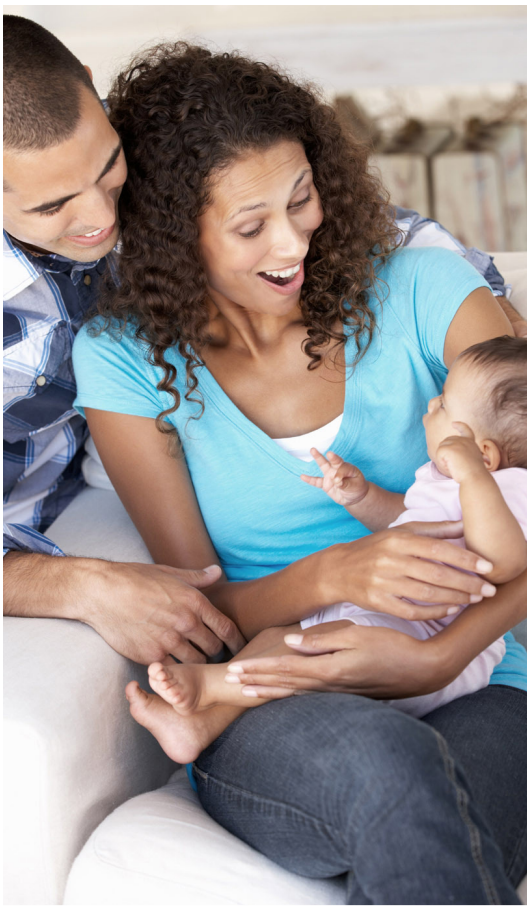
Term Life Insurance



Talk with your Colonial Life benefits counselor to learn more.

ColonialLife.com

Life insurance protection when you need it most

Life insurance needs change as life circumstances change. You may need different 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 younger. 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:

- A beneficiary can receive a benefit that is typically free from income tax.
- The policy's 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.

If guaranteed-issue coverage is available, you won't have to answer health questions. For more details, talk with your Colonial Life benefits counselor.

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Critical Illness Insurance

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

No matter where you are in life, you never know when you or a loved one could experience a critical illness, such as a heart attack or stroke. Medical advancements and early detection are helping many people survive critical illnesses. However, preventive tests and treatment can lead to increased medical expenses, and your health insurance may not cover these costs.

Critical illness insurance from Colonial Life 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.

With this coverage:

- Benefits are paid directly to you, unless you specify otherwise.
- You may receive additional benefits if you're diagnosed with more than one critical illness.
- Coverage options are available for you, your spouse and eligible dependent children.

If guaranteed-issue coverage is available, you won't have to answer health questions. For more details, talk with your Colonial Life benefits counselor.

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.

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Accident, critical illness, cancer, dental, hospital indemnity and gunshot wound policies provide limited benefits.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance 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.

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