

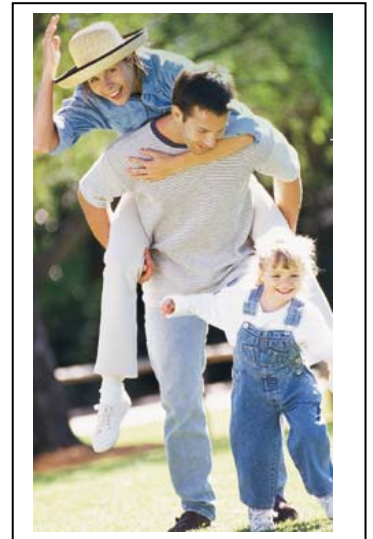


We realize you make benefit choices based on what is important to you and the needs of your changing lifestyle.

That's why Colonial Supplemental Insurance offers a variety of voluntary benefits as part of our benefits package to help you supplement your existing benefits plan. You can now customize your OWN benefits package to protect your family.

Voluntary benefits made available to you through payroll deduction:

- ❖ **Short Term Disability Insurance** – paycheck protection. Pays you if you are disabled and cannot work due to a covered accident or sickness.
- ❖ **Cancer Security** - Coverage includes initial diagnosis, treatment, inpatient care, transportation and lodging and experimental treatment of cancer.
- ❖ **Universal Life Insurance and Level Term Life Insurance** - coverage that is portable should you retire or change jobs. Spousal and dependent coverage also available.
- ❖ **Accident Care Insurance** - Helps pay unexpected medical expenses from lacerations, fractures and other injuries.
- ❖ **Medical Bridge** - Helps pay out-of-pocket expenses due to confinement to a hospital.
- ❖ **Critical Illness** - Helps provide much needed cash when a catastrophic illness strikes (heart attack, stroke, renal failure), benefits paid directly to you regardless of other insurance.



Family Coverage Available on Most Benefits

If you are interested in enrolling in voluntary benefits, please see your Protocall Representative.

In the meantime, if you have a question on your policy or a claim question please use the following contact information:

Employee Contacts

Employees who enroll in a Colonial product receive a Service Guide for Colonial Insured's. This guide answers the most commonly asked employee questions as well as providing 800 number access to various service departments in Colonial's Home Office. For specific questions, please direct your questions to the following:

Policy Questions	Colonial Service Center	1-800-325-4368
Claim Questions	Colonial Service Center	1-800-325-4368

Completed claim forms can be mailed to:

Colonial Supplemental Insurance
PO Box 100195
Columbia, SC 29202-3195

Completed claim forms can be faxed to:

1-800-880-9325