



## Choose the benefits that are right for you

Health Management Inc. is pleased to have Colonial Life benefit counselors assist with this year's enrollment.

### Colonial Life voluntary coverage

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

**Whole life insurance** provides long-term protection that can build cash value.

**Group accident insurance** helps offset unexpected medical expenses that can result from a covered accidental injury.

**Group hospital confinement indemnity insurance** provides a lump-sum benefit for a covered hospital confinement.

**Group specified disease insurance** helps pay for covered out-of-pocket expenses upon diagnosis of a specified critical illness.

**Group disability insurance** replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

To receive more information and enroll in Colonial Life benefits please contact your Benefits Counselor, Howard Horowitz at 1-866-901-8246

(if Howard is not available please leave your name and phone number and that you are an employee of Health Management Inc.)

### With most Colonial Life voluntary benefits:

- Benefits are paid directly to you, unless you specify otherwise.
- You're paid regardless of any insurance you have with other companies.
- Coverage is available for your spouse and dependent children.

99% of employees agree it's important to have a benefits counseling session annually.

Source: Statistic is an average from 63,055 Colonial Life Benefits Counselor Surveys, June 2008–December 2015

**Colonial Life**  
The benefits of good hard work.®

ColonialLife.com

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your benefits counselor for complete details.

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