

Benefits For Individuals, Benefits That Count.

Colonial LifeSM
Making benefits count.



Local 11
Local 18
Local 32

At AMFA, we understand the importance of a benefits package that can be tailored for each member's personal needs.

We're pleased to announce the following plans are being offered by payroll deduction at the member's expense through Colonial Life & Accident Insurance Company. These plans are available to our members on an individual basis with the eligibility benefits of a group rate.

Disability Insurance for on- and off-the-job replaces a portion of your income if you become totally disabled because of a covered accident or covered sickness. Available Guaranteed Issue* for this enrollment period.

Accident Insurance helps offset unexpected expenses resulting from a covered accident, such as emergency room fees, deductibles and co-payments. Optional accident and sickness disability riders are also available for you and/or your working spouse at an additional cost.

Cancer Insurance helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer diagnosis and treatment. This plan also provides a benefit for specified cancer-screening tests.

New This Year! Universal Life Insurance: helps provide financial security for family members and can be tailored to help meet your individual life insurance needs.

**Don't miss this
opportunity to
make the most
of your benefits
package,
June 15-30, 2009**

Important features:

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of any other insurance you may have with other insurance companies.
- Most plans offer coverage for your spouse and dependent children.

**Be sure to meet with
a Colonial Life benefits
counselor during
the enrollment,
June 15 - June 30.
Please check with the
Station Rep for exact
time and date.**

Colonial Life

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**Pre-existing condition exclusions may apply.*

Coverage varies by state and may not be available in all states. Policies are subject to exclusions and limitations that may affect benefits payable. See your Colonial Life benefits representative for complete details. In TX, applicable to policy forms: DIS 1000-TX, ALLPOL-TX, R-ASD-R-TX, C-1000-TX.