



NEWS RELEASE

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Contact: Jeanne Reynolds
(803) 213-6274
jdreynolds@coloniallife.com

Oh, My Aching Back!

Back injuries are the number-one claim for Colonial Life accident insurance benefits.

COLUMBIA, S.C. (March 3, 2010) — Whether you're doing heavy lifting as part of your "honey-do list" around the house or simply lifting groceries out of the car, a back injury can set you on your back (literally) and set you back financially. According to a tally of accident insurance claims submitted in 2009 to Colonial Life & Accident Insurance Company*, back sprain or strain was the number-one occurring injury. Here's a look at the top five most commonly reported injuries last year:

1. Back sprain or strain
2. Ankle injury
3. Knee injury
4. Fractured arm
5. Open wound on a finger

Although health insurance helps pay for medical expenses related to an accident, someone who has health insurance may be on the hook for a large deductible or coinsurance. In addition, there may be other nonmedical expenses related to the accident, such as lost income from not being able to work, rehabilitation, caregiver expenses, house payments and more.

A voluntary accident plan purchased at the workplace can help employees get a variety of benefits for back injuries, broken bones and more. With Colonial Life's new accident plan, employees can cover themselves and their families regardless of their health and receive a wide range of coverage for the following:

- Hospital admissions
- Emergency treatment in an emergency room, doctor's office and urgent care visits
- Fractures, dislocations
- Surgery
- Rehabilitation unit
- Occupational therapy
- Medical imaging study, X-rays
- Accidental death and dismemberment

"Accidents can happen any time and anywhere – school playgrounds, summer soccer games, spring gardening and weekend household chores," says Michael Scheetz, assistant vice president for product development at Colonial Life. "People who buy a voluntary accident plan don't have to wait for their health insurance plan to pay before they file a claim on their accident plan. Policyholders who have a covered accident can have the plan's benefits paid directly to them to use any way they want."

Colonial Life's new accident plan has three coverage levels to fit employees' budgets. Other benefit options at additional cost include a choice of accident or accident/sickness disability riders offering total and partial disability benefits. A sickness hospital confinement rider is also available for an additional cost.

For more information about Colonial Life's new voluntary accident plan, call (803) 798-7000 or visit www.ColonialLife.com.

Colonial Life & Accident Insurance Company is a market leader in providing insurance benefits for employees and their families through their workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service. Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company, Worcester, Mass. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group, one of the world's leading providers of employee benefits. For more information, visit www.ColonialLife.com.

* Accident insurance claims submitted from Jan. 1 through Oct. 31, 2009.

Exclusions and limitations may apply. Benefits may vary by state.

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