

## Refresh your benefits

As the economy continues to present new challenges, today's inventive health plan structures, emerging insurance products and smart strategies are creating new solutions.

It's time to take a new look at your benefits package.

Whether you offer your employees traditional insurance or they purchase coverage on their own – new benefit options open up when you add voluntary benefits to the mix.





## At no impact to your budget, you can use voluntary benefits to:

- Expand coverage offerings without increasing your costs
- Help make medical insurance more affordable for you and your employees
- Create tax advantages for you and your employees
- Increase employee satisfaction and well-being

## Our product portfolio includes:

- Accident insurance
- Cancer insurance
- Critical illness insurance
- Dental insurance
- Disability insurance
- Hospital confinement indemnity insurance
- Life insurance

## Contact your Colonial Life representative today.