

TC Hafford Basement Systems

Leaks • Cracks • Humidity • Crawl Spaces



Colonial Life®

TC Hafford Basement Systems
2023 Voluntary Benefits Booklet

Welcome to Your Voluntary Benefits



At TC Hafford Basement Systems, our greatest asset is people like you. We value your hard work and like to do what we can to reward your efforts. That's why we are pleased to offer you these valuable employee benefits.

Please review the information in this booklet to learn about the plans being offered and determine what coverage is right for you.

You never know when an unexpected illness or injury could leave you and your family with financial difficulties. Health insurance can help, but you can still have deductibles, co-payments and other out-of-pocket expenses.

That's where voluntary benefits come in. Sometimes called supplemental insurance, voluntary benefits are designed to complement your health insurance and help provide extra financial protection.

This year, your employer is helping you protect your way of life by giving you the opportunity to purchase the following voluntary benefits from Colonial Life:

- Accident insurance
- Cancer insurance
- Critical illness insurance
- Disability insurance
- Hospital confinement indemnity insurance
- Term life insurance
- Whole life insurance

To learn more, contact your benefits counselor at 207-415-1012.



Accident Insurance



Talk with your
Colonial Life benefits counselor
to learn more.

ColonialLife.com

Accidents can happen to anyone

You never know when you or someone you love could get hurt in an accident. And accidents come with costs, such as emergency room fees, doctor's bills and lost income from missing work. Even if you have good health insurance, deductibles and co-pays can really add up.

With accident insurance from Colonial Life, you can receive benefits to help with the expenses of a covered accident. This financial protection can help you focus on what really matters: healing.

With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Unlike workers' compensation, which only covers on-the-job injuries, accident insurance covers injuries that happen on-the-job or off-the-job.
- Coverage is available for you, your spouse and eligible dependent children.

*If guaranteed-issue coverage is available, you won't have to answer health questions.
For more details, talk with your Colonial Life benefits counselor.*

ACCIDENT POLICIES PROVIDE LIMITED BENEFITS.

The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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Cancer insurance



Talk with your
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ColonialLife.com

Would you be financially prepared for cancer?

If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have to pay for out-of-network treatment, child care, home health care services, and other indirect treatment and recovery costs.

Hopefully, you and your family will never face cancer. If you do, cancer insurance from Colonial Life can help protect the lifestyle you've worked so hard to build.

With this coverage:

- Coverage options are available for you, your spouse and your eligible dependent children.
- You're paid regardless of any insurance you may have with other companies.
- You can use benefits to help pay for travel to and from treatment centers, lodging and meals, deductibles – or any other way you choose.
- You may have the option of purchasing additional riders for even more financial protection against cancer.

*If guaranteed-issue coverage is available, you won't have to answer health questions.
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CANCER POLICIES PROVIDE LIMITED BENEFITS.

The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the individual policy or the group certificate, as applicable, or your Colonial Life representative for specific provisions and details of availability.



Critical illness insurance



You can't predict an illness, but you can be prepared

No matter where you are in life, you never know when you or a loved one could experience a critical illness, such as a heart attack or stroke. Medical advancements and early detection are helping many people survive critical illnesses. However, preventive tests and treatment can lead to increased medical expenses, and your health insurance may not cover these costs.

Critical illness insurance helps supplement your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness.

With this coverage:

- Benefits are paid directly to you, unless you specify otherwise.
- You may receive additional benefits if you're diagnosed with more than one critical illness.
- Coverage options are available for you, your spouse and eligible dependent children.

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ColonialLife.com



Disability insurance



Help protect your income

You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance from Colonial Life can provide a monthly benefit to help you cover your ongoing expenses.

Disability insurance from Colonial Life helps protect your income, so you can have help paying the bills while you recover from a covered accident or sickness.

With this coverage:

- You can choose the amount of your disability benefits, subject to income.
- You're paid regardless of any insurance you may have with other companies.
- Benefits are paid directly to you, and you can use these benefits however you choose.

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Hospital Confinement Indemnity Insurance



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ColonialLife.com

Get help with rising health care costs

If you're admitted to the hospital because of an accident or sickness, it's important to focus on your recovery – not your finances. That's easier said than done if you have costly co-payments, deductibles and other expenses coming your way.

Hospital confinement indemnity insurance from Colonial Life can help you pay for medical expenses that your health insurance may not cover.

With this coverage:

- Benefits are paid directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.

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HOSPITAL CONFINEMENT INDEMNITY POLICIES PROVIDE LIMITED BENEFITS.

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Term Life Insurance



Life insurance protection when you need it most

Life insurance needs change as life circumstances change. You may need more coverage if you're getting married, buying a home or having a child.

Term life insurance from Colonial Life provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages when obligations are higher, such as while children are young. It's also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

With this coverage:

- A beneficiary can receive a benefit that is typically free from income tax.
- The policy's accelerated death benefit can pay a percentage of the death benefit if the covered person is diagnosed with a terminal illness.
- You can convert it to a Colonial Life cash value insurance plan, with no proof of good health, to age 75.

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Li



Whole life insurance

Life insurance that comes with guarantees – because life doesn't

You can't predict the future, but you can rest easier knowing you have life insurance with lifelong guarantees.

Whole life insurance from Colonial Life provides guaranteed cash value accumulation, level premium and a death benefit (minus any loans and loan interest). This coverage can help protect your family's way of life.

With this coverage:

- Life insurance benefits for the beneficiary are typically free from income tax.
- You have three opportunities to purchase additional coverage with no proof of good health required if you are 55 or younger when you initially purchase coverage.
- The policy's accelerated death benefit can pay a percentage of the death benefit if the covered individual is diagnosed with a terminal illness.
- A \$3,000 immediate claim payment can be paid to the designated beneficiary as an advance of the death benefit.

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Getting started

The easiest way to manage your business with us is through ColonialLife.com. To sign up for the website, click Register at the top right of the home page and follow the instructions.

Contact us

Online

ColonialLife.com

Log in and click on

Contact Us

Telephone

1-800-325-4368

Hearing-impaired customers

803-798-4040

If you do not have a TDD, call Voiance Telephone Interpretation Services.
844-495-6105

Consider your options

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal. For your convenience, you can choose how you interact with us. For the quickest service, we recommend using our website, which lets you do the following:

- Review, print or download a copy of your policy/certificate
- Update contact information
- Access service forms
- Submit your claim using our eClaims system
- Check the status of your claim and view claims correspondence
- Access claim forms

Your policy and certificates are located under the My Correspondence tab.

eClaims are quick and easy

With the eClaims feature on **ColonialLife.com**, you can file most claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- You can access eClaims through your computer or mobile device and upload any required supporting documentation.
- Once you're logged in to ColonialLife.com, visit the **Claims Center** and select **File an Online Claim** to get started.

Paper claims

- If you don't want to file online, download the form you need by visiting the Claims Center page on ColonialLife.com and clicking on **claims and service forms**.
- Follow the instructions, tips and videos to complete and submit your claim.

Contacts

Name	Title	Phone	Website/Email	Fax
Debbie Sullivan	Partner	207-415-1012	debbie@betterbenefitsme.com	



T C Hafford Waterproofing

Take Advantage of What Colonial Life Has to Offer!

We realize each associate has individual needs and circumstances. Those individual needs continuously change as lifestyles change. That's why your benefits plan include *Supplemental Benefits*. These benefits can enhance your current benefits portfolio and can be customized to fit your individual needs.

- o **Coverages are available for you *and* your family, with most products.**
- o **You will enjoy the convenience of premium payment through payroll deduction.**
- o **You will have the ability to take most coverages with you if you change jobs or retire.**
- o **Benefits are paid regardless of any other insurance you may have with other insurance companies.**
- o **Rates do not change unless you make changes to your policy (you age, but your rates don't)!**

The following insurance plans are available to you through payroll deductions:

Disability Insurance – *Protect Your Most Valuable Asset – Your INCOME*

- Your income is the financial security that helps protect your family and lifestyle. But if a serious accident or illness suddenly stopped your income, how would you get by? Do you have other sources of income? If you were unable to work, would you be able to continue covering everyday living expenses?

Short Term Disability replaces a portion of your income if you become disabled because of a covered accident or covered sickness including pregnancy. Plus, this plan is customizable by you! You choose the amount of disability benefits to meet your needs, benefit duration and elimination period (waiting period before benefits begin).

Accident Insurance – *Accidents Are Unexpected. How you care for them shouldn't be!*

What's a part of your everyday life? Little League .. weekend sports .. leisure hobbies.. exercising. .gardening ... chores .. fix-up projects around the house? Going to work every day? These are just a few of the routine, everyday activities we all enjoy. Unfortunately, accidents are also a part of everyday life.

Accident Insurance pays specific benefit amounts for injuries received in a covered accident to help with the out-of-pocket costs that your existing coverage may not cover, such as:

- Co-payments, co-insurance and deductibles; medical treatment for fractures and dislocations or physical therapy, crutches, wheelchairs or other medical aids you may need as a result of your accident.

Cancer Insurance – *Focus on the Care, Not the Cost*

The need for cancer insurance is very real. Everybody knows somebody who has had cancer, and this disease affects all age groups. Cancer insurance helps offset the out-of-pocket medical and nonmedical expenses related to cancer that most medical plans may not cover. Benefits can be used to help pay for:

- Specified cancer-screening tests; Radiation and chemotherapy; Transportation and lodging.

Critical Illness Insurance – *Could you survive financially if you became critically ill?*

Critical Illness complements your medical coverage by providing a *lump-sum benefit* you can use to help pay the direct and indirect costs related to a covered critical illness. Covered specified critical illnesses include: Heart attack (myocardial infarction); Stroke and more.

Hospital Confinement Indemnity Insurance – *Hospital Costs Are Rising. Could You Cover the Expense?*

Medical Bridge compliments your major medical coverage by providing a lump-sum benefit for medical expenses resulting from inpatient hospitalization.

Life Insurance - *If something happened to you, the last thing your family should have to worry about is financial burdens.* Enables you to tailor coverage for your individual needs and helps provide financial security for your family members - you choose the face amount and type of insurance.

With Colonial Life, you can select benefits that meet your individual needs and make your benefits count!
Contact us to customize your benefit package.

Debbie Sullivan, Managing Partner
P.O. Box 1091 Portland, ME 04104
Cell: 207-415-1012
Email: Debbie@betterbenefitsme.com

TC Hafford Waterproofing

(Weekly deduction sample options and rates; most plans are customizable by the employee)

Individual Disability 3000 A Risk Class

Sample Monthly Benefit Option (Weekly Sample Deduction)

You select: monthly benefit starting at \$400 up to 60%; benefit period (3 month sample) elimination period (period before benefits begin)

Off Job Accident 3 Month Benefit Period	ISSUE AGE	\$500	\$700	\$1,000	\$1,500	\$2,000
Elimination Period 14 days Accident / 14 days Sickness	17-49	\$2.41	\$3.38	\$4.82	\$7.23	\$9.65
	50-64	\$2.93	\$4.10	\$5.86	\$8.79	\$11.72
	65-74	\$3.65	\$5.10	\$7.29	\$10.94	\$14.58

Accident (IAC4000)	Off-Job Accident	On/Off-Job Accident
Name Insured	\$3.63	\$4.37
Employee + Spouse	\$5.19	\$6.45
Employee + Dependent Child(ren)	\$6.31	\$7.89
Employee + Spouse + Dependent Child(ren)	\$7.78	\$9.87

Cancer Assist (\$50 Wellness Benefit)	Level 1	Level 2	Level 3	Level 4
Name Insured	\$3.31	\$4.13	\$5.28	\$7.35
Employee + Spouse	\$5.25	\$6.46	\$8.90	\$12.36
Employee + Dependent Child(ren)	\$3.35	\$4.20	\$5.39	\$7.49
Employee + Spouse with or without dependent child(ren)	\$5.28	\$6.53	\$9.00	\$12.50

Specified Disease (Critical Illness)	Sample \$5,000 Face Amount Non Tobacco-user Rates									
	<i>Note: you select the face amount starting at \$5,000; you may cover your eligible dependents</i>									
Issue Age	17-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70
Name Insured	\$.79	\$.89	\$1.02	\$1.37	\$1.56	\$1.98	\$2.54	\$3.10	\$3.88	\$4.35
Employee + Spouse	\$1.20	\$1.36	\$1.54	\$2.09	\$2.40	\$3.03	\$3.90	\$4.75	\$5.95	\$6.68

Medical Bridge 3000 Plan 3	Cost Per Weekly Deductions (family coverage also available for an additional cost)			
	Outpatient Surgeries Calendar Year Maximum of \$3000, a \$500 Diagnostic Test benefit, and a \$150 Emergency Room benefit. Hospital Confinement Benefit \$1000			
Age Range	17-49	50-59	60-64	65-74
Cost per Deduction	\$9.53	\$13.12	\$17.22	\$21.55

Life Insurance products also available (Term, Whole & Universal)

You select the type and policy level for yourself, spouse and children.
Contact us for options and premiums