



 **Colonial** Voluntary BenefitsSM
The benefits of good hard work.®

Voluntary Benefits Booklet

Welcome to Your Voluntary Benefits



At Heartshare Human Services of New York, 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 The Paul Revere Life Insurance Company:

- Disability income insurance
- Term Life Insurance

To learn more, talk to your benefits counselor.



Or call (866) 896 - 1600 to speak to a local service team member

Disability income insurance



Talk with your
benefits counselor
to learn more.

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Group Disability Income Insurance



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

Can you afford to not protect your paycheck?

You don't have the same lifestyle expenses as the next person. That's why you need disability income coverage that can be customized to fit your specific needs.

After calculating your monthly expenses, your benefits counselor can help you complete the benefits worksheet.

ESTIMATED MONTHLY EXPENSES	AMOUNT
Mortgage or rent	\$
Utilities (electric/gas, phone, water, TV, Internet)	\$
Transportation costs (gas, car payments)	\$
Food	\$
Health (medical needs and prescription drugs)	\$
Other	\$
TOTAL	\$

Benefits worksheet

How much coverage do I need?

Monthly benefit amount for injury and sickness: _____
Choose a monthly benefit amount between \$400 and \$7,500.*

How long will I receive benefits?

Maximum benefit period: 6 months
The partial disability benefit period is three months.

When will my total disability benefits start?

After an injury: 14 days After a sickness: 14 days

*Subject to income requirements

Product information and features

Total disability

Totally disabled or total disability means you are: unable to perform the material and substantial duties of your job, not, in fact, working at any job, and under the regular and appropriate care of a physician.

Partial disability

If you are able to return to work part-time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

Waiver of premium

We will waive your premium payments after 90 consecutive days of a covered disability.

Geographical limitations

If you are disabled while outside of the United States, you may receive benefits for up to 60 days before you have to return to the U.S.

Issue age

Coverage is available from ages 17 to 74.

Portability

You may be able to keep your coverage even if you change jobs.

Premium

Your premium is based on your age when you purchase coverage and the amount of coverage you are eligible to buy. Your premium will not change as you age.

For more information, call 1-866-896-1600.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, extra hazardous activities, felonies, riot or insurrection, intoxicants and narcotics, mental or emotional disorders, suicide or injuries which you intentionally do to yourself, war or act of war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate. We will not pay for loss when the disability is a pre-existing condition as described in the certificate.

This product is underwritten by The Paul Revere Life Insurance Company. For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy form GDIS-P-NY and certificate form GDIS-C-NY. This is not an insurance contract and only the actual policy and certificate provisions will control.

Group Disability Income Insurance

Mental or Emotional Disorders Benefit

Although injuries and accidents are often associated with disabilities, mental or emotional disorders can also leave you unable to earn an income.

If you're disabled with a covered mental or emotional disorder, disability insurance from The Paul Revere Life Insurance Company pays a monthly benefit that can help provide financial support while you focus on recovery.

Mental or emotional disorders benefit

- There is a maximum six-month benefit period limitation for any one occurrence of a mental or emotional disorder. There is a three-month benefit period limitation if you have a three-month benefit period.
- There is a 24-month cumulative lifetime maximum benefit period for all mental or emotional disorders. This maximum includes a combination of total disability and partial disability occurrences.

For more information,
talk with your
benefits counselor.

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The mental or emotional disorders benefit is only applicable when combined with the group disability base policy. The exclusions listed on the group disability base policy apply, except for the mental or emotional disorders exclusion. For cost and complete details, talk with your benefits counselor. Applicable to policy form GDIS-P-NY and certificate form GDIS-C-NY.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Bi-Weekly Deductions (26 times per year)

Group Disability for NY *AA Risk Class*

Applicable to policy forms GDIS-P & GDIS-C

- Injury and Sickness with Mental or Emotional Disorders.

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$1,000*	\$1,500*	\$2,000*	\$3,000*	\$4,000*
14 days Injury/14 days Sickness	17-49	\$12.37	\$18.55	\$24.74	\$37.11	\$49.48
	50-64	\$16.34	\$24.51	\$32.68	\$49.02	\$65.35
	65-74	\$21.51	\$32.26	\$43.02	\$64.52	\$86.03

*monthly benefit amount , maximum 60% income replacement



Term Life Insurance



Talk with your
benefits counselor
to learn more.

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Term Life Insurance

Peace of mind for you and
your loved ones



You want what's best for your family, and that includes making sure they're prepared for the future. With term life insurance, you can provide financial security to help them cover their ongoing living expenses.

Advantages of term life insurance

- ✓ Lower cost when compared to cash value life insurance
- ✓ Same benefit payout throughout the duration of the policy
- ✓ Several term period options for flexibility during high-need years
- ✓ Benefit for the beneficiary that is typically tax free

Benefits and features

- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Guaranteed premiums that do not increase during the selected term
- Ability to convert all or a portion of the benefit amount into cash value life insurance
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness¹
- Premium savings for face amounts over \$250,000 based on your health



**44% of Americans say
their household would
face financial hardship
within six months
should a wage earner die
unexpectedly.**

LIMRA, 2022 Life Insurance
Barometer Study.



**54% of Americans have life
insurance coverage, with
an average coverage gap
of \$200,000.**

LIMRA, Industry Associations
Unite to Help Address the Life
Insurance Coverage Gap in the
United States, 2021.

How much coverage do you need?

☐ YOU \$ _____

Select the term period:

- ☐ 10-year
- ☐ 15-year
- ☐ 20-year
- ☐ 30-year

☐ SPOUSE \$ _____

Select the term period:

- ☐ 10-year
- ☐ 15-year
- ☐ 20-year
- ☐ 30-year

Select any optional riders:

- ☐ Spouse term life rider
\$ _____ face
amount for _____-year
term period
- ☐ Children's term life rider
\$ _____ face
amount
- ☐ Accidental death
benefit rider
- ☐ Waiver of premium
benefit rider



To learn more, talk with
your benefits counselor.

Optional riders

At an additional cost, you can purchase the following riders for even more financial protection.

Spouse term life rider

Your spouse can have up to \$50,000 of coverage for a 10-year or 20-year term period.

Children's term life rider

You can purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period.²

1. Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less. Accelerated death benefit payments will reduce the amount the policy pays upon the covered person's death, may affect the eligibility for public assistance programs, and may be taxable. As with all tax matters, individuals should consult a tax advisor to assess the impact of this benefit.
2. You must resume premium payments once you are no longer disabled.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy forms ITL5000-U-NY and ITL5000-D-NY and rider forms R-ITL5000-STR-NY, R-ITL5000-CTR-NY, R-ITL5000-WP-NY, and R-ITL5000-ACCD-NY. For cost and complete details of the coverage, call or write your benefits counselor or the company.

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FOR EMPLOYEES 7-22 | 101895-2-NY

Bi-Weekly Deductions (26-times per year)

Term Life (ITL5000)

Applicable to policy form ITL5000

- 10-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$4.90	\$4.72	\$6.15	\$7.58	\$10.44
35	\$5.98	\$5.20	\$6.87	\$8.54	\$11.89
45	\$7.81	\$8.60	\$11.98	\$15.35	\$22.10
55	\$15.90	\$16.79	\$24.26	\$31.73	\$46.67
65	\$20.93	\$40.00	\$59.08	\$78.16	\$116.31

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$9.23	\$8.20	\$11.37	\$14.54	\$20.89
35	\$10.53	\$9.10	\$12.72	\$16.35	\$23.60
45	\$14.51	\$18.89	\$27.41	\$35.93	\$52.97
55	\$34.40	\$45.27	\$66.98	\$88.69	\$132.11
65	\$43.23	\$84.62	\$126.00	\$167.38	\$250.15

Term Life (ITL5000)

Applicable to policy form ITL5000

- 15-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$4.94	\$4.79	\$6.26	\$7.73	\$10.67
35	\$6.01	\$5.27	\$6.98	\$8.69	\$12.12
45	\$7.85	\$8.81	\$12.29	\$15.77	\$22.73
55	\$16.22	\$17.81	\$25.79	\$33.77	\$49.73
65	\$23.81	\$45.77	\$67.73	\$89.69	\$133.61

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$9.28	\$8.27	\$11.48	\$14.69	\$21.12
35	\$10.57	\$9.17	\$12.84	\$16.50	\$23.83
45	\$14.55	\$18.96	\$27.52	\$36.08	\$53.20
55	\$34.43	\$45.00	\$66.58	\$88.15	\$131.31
65	\$43.81	\$85.77	\$127.73	\$169.69	\$253.61

Term Life (ITL5000)

Applicable to policy form ITL5000

● 20-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$4.97	\$4.87	\$6.38	\$7.89	\$10.91
35	\$6.11	\$5.35	\$7.10	\$8.85	\$12.35
45	\$8.41	\$10.06	\$14.17	\$18.27	\$26.48
55	\$18.07	\$21.39	\$31.16	\$40.92	\$60.46

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$9.33	\$8.41	\$11.69	\$14.97	\$21.52
35	\$10.75	\$9.52	\$13.36	\$17.20	\$24.87
45	\$15.57	\$20.99	\$30.55	\$40.12	\$59.25
55	\$36.39	\$48.95	\$72.49	\$96.04	\$143.13

Term Life (ITL5000)

Applicable to policy form ITL5000

● 30-Year Term Base Plan

Non-Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$5.01	\$5.31	\$7.04	\$8.77	\$12.23
35	\$6.41	\$6.64	\$9.03	\$11.43	\$16.21
45	\$10.01	\$13.12	\$18.75	\$24.39	\$35.66

Tobacco Rates

ISSUE AGE	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$9.38	\$8.91	\$12.44	\$15.96	\$23.02
35	\$11.22	\$11.69	\$16.62	\$21.54	\$31.39
45	\$18.08	\$25.46	\$37.27	\$49.08	\$72.69

Contact us

Processing center

P.O. Box 100195
Columbia, SC 29202-3195

Contact Center representatives are available Monday through Friday, 8 a.m. – 8 p.m. EST. Automated service information is available 24 hours a day, 365 days a year.

Telephone

1-800-325-4368

Call us to:

- Check the status of your claim
- File wellness claims
- Get answers to other policy questions

Please have your Social Security or policy number available when you call.

Hearing-impaired customers

1-803-798-4040

If you do not have a TDD, call Voiance Telephone Interpretation Services.

1-844-495-6105



This service guide provides easy instructions to help you access policy information, file a claim and contact us.

Obtain a claim form

Download forms from Colonial-PaulRevere.com.

OR

Call **1-800-325-4368**.

What you need to file a claim

- Have your policy number available.
- Keep your medical records from your appointment(s) (date, reason for visit, etc.).
- Know ahead of time how to get information related to your work (human resources, the owner of the company, etc.).

Tips to help you file a claim quickly and easily

- To help avoid delays, make sure to fill out all sections of the claim form before sending it.
- It is important to read and sign the authorization page of your claim form. Without your signature, we won't be able to request additional information from your doctor.
- Keep a copy of all documentation you send us.
- If your claim is for illness or disability, we may need to communicate with your doctor or request your medical records.
- For disability claims, the doctor needs to verify the dates of disability and provide dates of treatment. Your employer needs to confirm dates you missed from work.

Easy filing for wellness claims

- For wellness screenings performed less than 36 months from the date you file your claim, call **1-800-325-4368**.
- For wellness screenings performed more than 36 months from the date you file your claim, submit a bill showing the date and type of your wellness screening and the name and telephone number of the provider who performed the test.

Submitting your claim

Fax the form to **1-800-880-9325**. Include your name and Social Security number on each page of your fax.

If you fax the claim, you do not need to mail the original document to us; keep this for your records.

OR

Mail the completed forms to:

P.O. Box 100195, Columbia, SC 29202-3195

Insurance products are underwritten by The Paul Revere Life Insurance Company, and administered by Colonial Life & Accident Insurance Company.

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The information contained in this booklet is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. If there are differences between the information in the booklet and the contract, the contract will govern.



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