



## WHOLE LIFE INSURANCE FOR PARENTS

*Open Enrollment – September 19, 2016 through December 19, 2016*

Provisions regarding the **special one-time offer** for **\$5000 Whole Life insurance** for employee's parents and parents-in-law.

- **Maximum** age limit to apply for coverage through Colonial Life is 79 (which covers the insured up to age 100).

*If the policy is still in force when the insured reaches age 100, the benefit is paid to the policy owner.*

- \* If your parent(s) will be turning 80 during the open enrollment period please contact us as soon as possible before their 80<sup>th</sup> birthday so that we may visit with you to help you qualify for the Colonial Life offer
- **No** documents are needed to apply; only name, address and date of birth are needed
- **No** requirement to see or visit with your parent(s)
- **Employee** will sign for parent(s) and/or parent(s)-in-law

### Policy Application Questions are:

- Has proposed insured tested positive for HIV/Aids?
- Has proposed insured been hospitalized in the past 12 months for anything *other than* flu, accidents, allergies, back or knee disorders?
- Is proposed insured disabled or unable to work?

\* *For parents over age 79, we have an outside company who can provide you with quotes up to age 85. Unfortunately, no life insurance is available after age 85.*

## QUESTIONS?

For additional questions, or if you would like to place your department on the Colonial Life schedule during open enrollment, please contact:

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