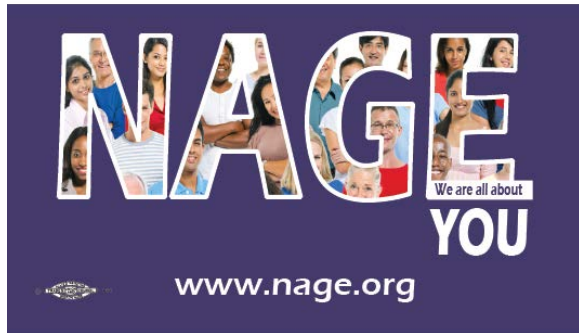


Special Open Enrollment for NAGE members beginning Wednesday, March 25th



The following voluntary benefits will be offered during the enrollment:

Please note: coverage is in effect the date of application!

Short Term Disability Insurance helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability.

Accident Insurance helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Critical Illness Insurance helps offset the out-of-pocket expenses when diagnosed with cancer, heart attack, stroke, or other critical illnesses.

Medical Bridge Insurance helps offset unexpected medical expenses, such as deductibles and co-payments, that can result from a hospital admission and confinement.

Term Life Insurance offers a predictable way to provide peace of mind for you and your family. It can help protect your loved ones during high-need years. Flexible premium payments and coverage amounts. Choose your own level of coverage: 10, 15, 20 or 30 years.

Whole Life Insurance provides death benefit coverage with guaranteed features including cash value accumulation, premium rates and death benefit (minus any loans and loan interest). Flexible premium payments and coverage amounts.

It's more important than ever to prepare for the unexpected. We're steadfast in our commitment to providing financial protection and personalized benefits counseling to the members of NAGE – wherever you are. We're using technology to make enrollment simpler during these challenging times.

Please call your dedicated Call Center team to speak to one of our benefits counselors about your needs.

1-800-313-7075

Monday - Friday, 8am-5pm NAGE
member code: G1022789

Complimentary benefit provided to you when you speak with a benefit counselor.

WELLCARD - provides discounts on health and wellness services. It could save you money on doctor office visits, prescription drugs and more. Gain access to 24/7 doctor consultations by phone, including online veterinary support services. Visit www.WellCardSavings.com for more information



Coverage is subject to policy exclusions and limitations that may affect benefits payable.

See your Colonial Life benefits counselor for complete details.