

# Your open enrollment is October 1 - 31, 2018

**Colonial Life**  
The benefits of good hard work.®



## On-site benefit enrollment:

**October 1 - 31**

See your manager for specific dates and times

## Online benefit enrollment:

**October 1-31**

Visit FirstFleet's internet site  
[FirstFleetInc.com/OpenEnrollment](http://FirstFleetInc.com/OpenEnrollment)  
to access the open enrollment site.

## Telephonic enrollment:

**October 1 - 31**

**Call 1-(866) 824-2534**

Monday - Friday from 8 a.m. to 8 p.m. ET

Take time to learn about the benefit options available to you to help promote good health, manage out-of-pocket costs related to medical conditions, and strengthen your financial safety net. A Colonial Life benefits counselor will be happy to talk with you about these valuable options during the enrollment. To learn more about Colonial Life's products and services, go to [ColonialLife.com](http://ColonialLife.com).

To learn more about your benefits or to view a special presentation on your 2019 benefits, go to:

**[FirstFleetInc.com/OpenEnrollment.aspx](http://FirstFleetInc.com/OpenEnrollment.aspx)**

**FirstFleet has always invested in a valuable benefit package for you and your family. And because everybody's needs are different, we offer personal insurance plans through Colonial Life & Accident Insurance Company.**

You can tailor these plans to your help meet your specific health and income protection needs. If you suffer a covered accident or sickness, most Colonial Life plans pay benefits directly to you, regardless of benefits you may receive from other insurance companies. You can use this money to help pay:

- Deductibles
- Co-pays
- Travel to and from treatment facilities
- Child care
- Groceries
- Utilities
- Other everyday living expenses that may not be covered by your other benefit plans

**You also have the opportunity to apply for these voluntary benefits:**

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

**Cancer insurance** helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.

**Critical illness insurance** supplements 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, such as heart attack (myocardial infarction), end-stage renal failure, coronary artery bypass surgery, stroke or major organ transplant.

**Universal life insurance** provides death benefit coverage that you can increase or decrease as your needs change. The policy builds cash value on a tax-deferred basis at current interest rates, and premium payments are flexible

Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life benefits counselor.

[ColonialLife.com](http://ColonialLife.com)

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