

Additional Supplemental Benefits for Employees...

While the core benefits provided by your Company are excellent, there's opportunity to enhance your offerings at **NO COST TO YOU**. Employees can purchase the coverages that they need most through a supplemental benefit program underwritten by Colonial Life – the best in the business. **Options include the following plans and pay your employee directly when there's a claim.**

- **Medical Bridge** – Pays direct to employee, even if they have coverage on their health plan. Pays a lump-sum amount for out-of-pocket expenses including: hospital confinement, outpatient surgeries, diagnostic tests and ER visits.
- **Disability Insurance** – Helps replace a portion of your employee's income when they miss work, if they become disabled from an accident or illness.
- **Life Insurance** – Extra life insurance that helps provide financial assistance for family members as a result of the loss of your employee's life.
- **Accident Insurance** – Pays direct to your employee even if they have coverage on their health plan. Helps offset unexpected medical expenses such as emergency room deductibles and copays that can result from a fracture, dislocation or other accidental injury.
- **Cancer Insurance** – Pays direct to your employee even if you have coverage on their health plan. Also helps offset the out-of-pocket medical and non-medical expenses related to cancer. This coverage also provides benefits for cancer-screening tests.
- **Critical Illness Insurance** – Supplements medical coverage by providing a lump-sum benefit that can be used to pay the costs related to a critical illness, which can be expensive.

These types of coverages are either not available and are often more expensive outside of the workplace... No medical exams are required. Costs for these coverage's are payroll deducted, before tax (except life and disability coverages) which makes paying for these benefits easy.

Costs vary based on age, sex and the coverage limits that are selected. Granite's enrollment specialists will provide your employees with individual pricing and will help guide them through the selection process.

Additional FREE Perks Provided To All Employees By Granite + Colonial Life:

- **Wellcard Savings** – A discount card that saves money on: doctor visits, prescription drugs, lab work, MRIs and X-rays, hearing and vision services, and more.
- **FREE \$5,000 AD&D** – Accidental Death and Dismemberment (AD&D) coverage pays when an employee is involved in a covered accident which results in loss of life, limb, sight, speech or hearing. The AD&D plan is provided by CHUBB and offers a maximum benefit of \$5,000.

