



DECKER
AGENCY

Employee Benefit Solutions

Colonial Life®



Voluntary Benefits Packages



Dental & Vision

- ✓ **Dental Coverage**
 - \$1,000 Annual Max
 - Preventative, Basic, and Major care coverage
 - Receive a \$200 carryover benefit for up to 4 years
- ✓ **Vision Coverage**
 - Benefits for vision exam, contact lenses fitting, and materials every 12-months
 - Up to \$170 allowance for materials
 - Choose different providers for eye exams, eyeglasses, and contact lenses



Life & Accident

- ✓ **\$10,000 Life Coverage**
 - \$2 per month, per employee
 - Guaranteed Issue
- ✓ **Accident Coverage**
 - Coverage for simple and complex injuries, fractures & dislocations, treatments, surgeries, and recovery care benefits
 - Benefits payable directly to you and regardless of other insurance
 - No medical questions to qualify for coverage
 - Worldwide coverage



Health

- ✓ **Cancer Coverage**
 - Offers treatment, surgery, travel, and inpatient benefits that can help with costs that may not be covered by your medical insurance
- ✓ **Hospital Confinement Coverage**
 - \$1,500 per covered person, per year if confined to a hospital for 23+ hours
 - Help offset deductibles, co-pays, and co-insurance associated with major medical events

Customized for Your Individual Needs

Spouse &
Dependent
Coverage

High/Low
Coverage
Tiers

Critical Illness
Coverage

Disability
Coverage

Colonial Life
Representative:
Melissa Marsh

(269) 205-3814

Melissa.Marsh@coloniallifesales.com

Contact your Decker Agency Representative for details.

(269) 327-2700

dkragency.com

info@dkragency.com



DECKER
AGENCY

**Life is anything but
expected. That's why
we're here.**

Products

Dental Insurance

Dental Insurance provides benefits for a variety of procedures, from routine cleanings to more advanced procedures.

Vision

Employees' eyes deserve the best care to keep them healthy year after year. With Unum Vision, they will get a great value on their eye care and eyewear, at the time and place that fits their lifestyles and budgets.

Accident Insurance

From a cut to a fall, this coverage offers a range of benefits to help cover medical or non-medical related expenses due to a covered accident.

Term Life Insurance

Provides a predictable way to provide life coverage at more affordable prices during high-need years.

Hospital Confinement Insurance

Provides benefits to help cover the cost of a hospital stay and other medical procedures.

Cancer Insurance

Provides benefits for a cancer diagnosis and treatments.

Disability Insurance

Provides financial protection to cover income loss from a covered disability.

Critical Illness Insurance

Provides lump sum benefits for a covered critical illness, such as a heart attack or stroke.

Complementary Benefits

1-to-1 Benefits Counseling

From new babies to senior care, college tuition to retirement planning, life changes – sometimes unexpectedly. Our benefit counselors use 1-to-1 sessions to get to know employees and help them tailor benefits that meet their needs.

Tuned

Tuned is the first hearing health benefit that covers the entire continuum of hearing care from prevention to intervention. Colonial Life will offer the Tuned benefit for all new clients and their employees their first year.

Elevate your HR Admin with Gathr

Key Features:

- Enroll in core, medical, group, voluntary, dental, and vision benefits on one platform.
- Collect and keep track of all employee records in one secure place.
- Deliver a modern onboarding experience and collect customized information from your employees.
- Keep payroll up to date and accurate and track changes with a digital checklist.

Colonial Life.