

Colonial Life PlanSource Advantage (PSA) Program

For purposes of the Colonial PSA Program:

“Colonial” means Colonial Life & Accident Insurance Company.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Colonial products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the number of employees enrolled in such product. PlanSource will apply any credits earned under the Colonial program in the first month that plans are effective.

The Eligible Product Lines and respective credit amounts for the Colonial program are listed below in Table 1, with additional notes below:

- Cancer and Critical Care requires onsite agent assisted enrollers and call center only
- For Accident, Cancer, Critical Illness, Short Term Disability, Term Life, Whole Life and Critical Care, if both group and individual products are offered of the same type (Accident, etc.), the credit only applies once
- Credits apply only to new lines of business for Colonial Life
- Credits apply in the first month that plans are effective

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Accident	All	100+ Employees	\$0.25
Cancer	All	100+ Employees	\$0.25
Critical Care	All	100+ Employees	\$0.25
Critical Illness	All	100+ Employees	\$0.25
Hospital Indemnity	All	100+ Employees	\$0.25
Short Term Disability	All	100+ Employees	\$0.25
Term Life	All	100+ Employees	\$0.25
Universal Life	All	100+ Employees	\$0.25
Whole Life	All	100+ Employees	\$0.50