

2026 Open Enrollment

What are voluntary benefits?

Sometimes called “supplemental insurance,” voluntary benefits are policies you buy to add to the health and life insurance your employer may already provide. These benefits can help you pay for things your other insurance won’t, such as lost wages, out-of-pocket expenses and household bills.



Advantages*

Use claim payments however you like – pay deductibles, co-payments and other expenses not covered by your health or life insurance.

Portability

Take coverage with you if you leave your job or retire.

Stability

Maintain coverage whether or not you’re employed.

Convenience

Pay premiums using your choice of payroll deduction, bank draft or direct billing.

*Advantages may not apply to all products. See your Colonial Life benefits counselor for complete details.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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Policies

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. Guaranteed Issue! No health questions!

Critical Illness insurance

Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness. Includes Cancer benefits! Guaranteed Issue up to \$30K! No health questions!

Hospital Confinement insurance **(NEW)**

Helps pay for covered hospital-related expenses. Outpatient surgery and daily hospital confinement or emergency room benefits included depending on state.

Short Term Disability

Replaces a portion of your lost income to help make ends meet if you become disabled from a covered accident or sickness.

Open Enrollment 2026

August 25th - September 4th, 2026

You will be self-enrolling in your CORE (Med, Den, Vis, etc.) via your company's enrollment platform Paycom.

Your Colonial Voluntary Plans will be enrolled with the assistance of your Benefits Counselor separately.

To review your current Colonial plans, make changes, cancel and/or enroll, you will be able to either speak with a Benefit Counselor in-person and/or via virtual/call center. In-person enrollments will be held following your on-site meetings. For virtual/call center please schedule a time to speak with your Benefits Counselor. Click the link below or scan the QR code to set your appointment!

Scan:

