



Benefit Reference Guide

For *CoverEdge* Benefits

Questions about your benefits? You have come to the right place!



2013 *CoverEdge* Benefits Reference Guide

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AR Ins. Lic. #303439
 CA Ins. Lic. #0G39709
 In CA d/b/a Mercer Health &
 Benefit Insurance Services LLC
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Your Benefit Information Resources

Mercer Health & Benefits Administrations LLC.
CoverEdge Benefits Program Administrator
 12421 Meredith Drive
 Urbandale, IA 50398
 1-888-524-4339
 (Monday-Friday, 8 a.m. to 6 p.m. Eastern Time)
 customer.service@mercer.com

www.pccoveredge.com

For enrollment details and to view current plan offerings.

Introduction to *CoverEdge* Benefits

Price Chopper offers these expanded benefit options to help maximize your protection. *CoverEdge* Benefits are offered in addition to Price Chopper's core benefit offering.

Many of these *CoverEdge* benefits have the convenience of payroll deduction, so you can spread out premium payments without having to remember to make monthly payments. These benefits share the market competitiveness of rates, and the superior customer service center of the administrator, Mercer Health & Benefits Administrations LLC.

CoverEdge Benefits consist of the following:

- Accident Insurance
- Auto and Homeowners Insurance Program
- Critical Illness Insurance
- Identity Monitoring and Protection Services
- Legal Services
- Pet Insurance
- Specified Disease Insurance (NY only)
- Universal Life Insurance with Long-Term Care Rider*

Enrollment with guaranteed issue underwriting guidelines for Accident Insurance, Critical Illness Insurance, Specified Disease for Critical Illness Insurance (CT only), and Universal Life Insurance with Long-Term Care Rider* are available when you are newly eligible for *CoverEdge* Benefits (see below).

Eligibility for *CoverEdge* Benefits:

Full-time Associates	Eligible after 31 days of continuous service.
Part-time Associates	Eligible after 1 year of service, with an average of 20 hours per week.

If you terminate your employment with Price Chopper, you are eligible to continue your *CoverEdge* Benefits on a direct pay basis with the insurance carriers.

Auto and Homeowners Insurance, Identity Monitoring and Protection Services, and Pet Insurance are available for application at any time of the year.

Please check product information at www.pccoveredge.com for any special enrollment opportunities during your annual enrollment period.

*The long-term care rider option is not available in VT.

Accident Insurance (for residents of all states except NY)

Accidents can happen anytime, anywhere.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries

Accident Insurance from Colonial Life & Accident Insurance Company can help protect you, your spouse or your children from the unexpected expense of an accident.

Features of Colonial Life's Accident Insurance:

- You are paid benefits which can help you with the care and treatment of a covered accidental injury.
- Your benefits are paid directly to you unless you specify otherwise.
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- Your coverage is portable; you can take it with you if you change jobs or retire.

You may enroll in Accident Insurance with guaranteed issue underwriting guidelines when you are newly eligible for *CoverEdge* Benefits. For more information, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled in Accident Insurance coverage (for residents of all states except New York), please reference the following:

- For claims, call Colonial Life at 1-800-325-4368.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, contact Colonial Life during the last two business days of the month by calling 1-800-325-4368.
- To make coverage changes, contact Colonial Life during the last two business days of the month by calling 1-800-325-4368.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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 benefits counselor.

Accident Insurance (for NY residents only)

Accidents can happen anytime, anywhere.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries

Accident Insurance from The Paul Revere Life Insurance Company can help protect you, your spouse or your children from the unexpected expense of an accident.

Features of Paul Revere's Accident Insurance:

- You are paid benefits which can help you with the care and treatment of a covered accidental injury.
- Your benefits are paid directly to you unless you specify otherwise.
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- Your coverage is portable; you can take it with you if you change jobs or retire.

You may enroll in Accident Insurance with guaranteed issue underwriting guidelines when you are newly eligible for *CoverEdge* Benefits. For more information, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled in Accident Insurance coverage (for New York residents only), please reference the following:

- For claims, call Paul Revere at 1-800-325-4368.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
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Colonial Voluntary Benefits products are underwritten by:
The Paul Revere Life Insurance Company, Worcester, MA
Administrative office: Colonial Voluntary Benefits
1200 Colonial Life Boulevard, Columbia, SC 29210
colonial-paulrevere.com

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Auto and Homeowners Insurance Program

Experts say that to get your best deal on auto and homeowners* insurance, you need to comparison shop. The Auto and Homeowners Insurance Program makes this easy and convenient. You can compare real-price quotes (not estimates) for auto, homeowners*, renters and more from noted insurance providers MetLife Auto & Home®, Travelers, Safeco Insurance® and Kemper Select. You will either find that you're already getting the best value for your insurance dollar or you can save money by switching, with available discounts.

If you find a lower premium for comparable coverage, you can switch—even if you've recently renewed your current policy. Plus, you can handle premiums by payroll deduction—which can help you avoid large lump sums.

You may apply throughout the year by calling 1-888-524-4339. You may also visit www.pccoveredge.com for more information and to receive auto insurance quotes.

Current Participant Information

If you are currently have a policy through the Auto and Homeowners Insurance Program, please reference the following:

- For claims,
 - if you have a policy from MetLife Auto & Home®, call 1-800-854-6011.
 - if you have a policy from Safeco Insurance®, call 1-800-332-3226.
 - if you have a policy from Travelers, call 1-800-252-4633.
 - if you have a policy from Kemper Select, call 1-800-637-2782.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, call Mercer Voluntary Benefits at 1-888-524-4339.
- To make coverage changes, call Mercer Voluntary Benefits at 1-888-524-4339.

*Home Insurance is not part of MetLife Auto & Home's benefit offering in FL, CA, and MA.

Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines.

The companies referenced in this material operate independently and are not responsible for each others' financial obligations.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. Met P&C®, MetCasSM, and MetGenSM, are licensed in Minnesota. ©2012 MetLife Auto & Home. L0511183603[exp0414][All States]

Travelers Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In FL: Auto insurance policies are underwritten by First Floridian Auto and Home Insurance Company, The Travelers Home and Marine Insurance Company, or by The Travelers Commercial Insurance Company. In MA: Auto policies are underwritten by The Premier Insurance Company of Massachusetts (Premier), a single-state subsidiary of The Travelers Indemnity Company. Insurance offered through Premier is not guaranteed by The Travelers Indemnity Company or any other Travelers company. In TX: Auto insurance is offered by Travelers MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. Coverages, discounts and billing options are subject to availability and individual eligibility. Not all features available in all areas. ©2012 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Safeco Insurance® policies are underwritten by Safeco Insurance Company of America and its affiliates, Safeco Plaza, Seattle, WA 98154. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Group discount not available.

Kemper Select is part of Kemper Corporation (NYSE: KMPR), one of the nation's leading financial service providers. All applicants are individually underwritten and some may not qualify. Certain coverages, discounts, on-line quotes and payment options are not available in all states. In certain states, and for certain coverages, insurance may be written by non-affiliated companies.

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Critical Illness Insurance (for residents of all states except CT and NY) & Specified Disease Insurance (for NY residents only)

If you are recovering from a serious illness such as cancer or a heart attack, wouldn't it feel good to be able to recuperate in confidence without worrying about burdensome bills? That's why valued Price Chopper Associates like you have the opportunity to apply for this coverage:

- It can pay you cash benefits in addition to what your existing insurance pays.
- It can help bridge the gap between what your existing insurance may cover and additional expenses—which can be considerable when a serious illness is involved.
- Payments are sent directly to you.

Critical Illness coverage, offered through Unum, is available to Associates with residence in Massachusetts, New Hampshire, Pennsylvania and Vermont. Specified Disease Coverage, offered through Unum, is available to Associates living in New York state.

Newly benefits eligible associates can enroll in up to \$10,000 in benefits without having to prove evidence of good health. (Plan limit with medical underwriting: \$50,000.) Spouses and children (age 14 days to 26 years) are eligible for coverage as well. You can remain covered even if you leave Price Chopper. An additional \$50 benefit for a health screening is available each year.

Specified Disease (New York)—Benefits eligible associates can enroll in up to \$50,000 in benefits. Spouses and children (age 14 days to 26 years) are eligible for coverage as well. There is no waiting period before coverage is in force, and benefits never reduce based on your age. You can remain covered even if you leave Price Chopper.

You may enroll in Critical Illness Insurance with guaranteed issue underwriting guidelines when you are newly eligible for *CoverEdge* Benefits. For more information, visit www.pccoveredge.com. Plan features may differ with your location.

Current Participant Information

If you are currently enrolled in Critical Illness Insurance (for residents of all states except Connecticut and New York) or Specified Disease Insurance (for New York residents only), please reference the following:

- For claims, call Unum at 1-800-635-5597.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, contact Unum during the last two business days of the month by calling 1-800-635-5597.

THIS INSURANCE PROVIDES LIMITED BENEFITS

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions or details of availability.

This policy provides limited benefit health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 60%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee.

In NY, underwritten by: First Unum Life Insurance Company, New York, New York unum.com.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries. Unum complies with all state civil union and domestic partner laws where applicable.

CE-12821

Critical Illness Insurance (Connecticut residents only)

...so you can better deal with the cost of an illness.

If you were to suffer a heart attack, stroke or other critical illness, would you have the money to cover:

- Deductibles and co-insurance not covered by health insurance
- Home health care needs
- Travel expenses to and from treatment centers
- Lost income
- Rehabilitation expenses
- Childcare expenses

Even those of us who plan for the unexpected with life, disability and health insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of critical illnesses might have to pull from their savings or rely on the financial aid of family members in their time of need.

Critical Illness Insurance from The Paul Revere Life Insurance Company helps preserve your lifestyle in the event of a specified critical illness. It pays money that you can use however you need it most.

Features of Paul Revere's Critical Illness Insurance:

- Pays a benefit if you are diagnosed with a covered specified critical illness.
- Coverage is available for you and your family members.

You may enroll in Critical Illness Insurance with guaranteed issue underwriting guidelines when you are newly eligible for *CoverEdge* Benefits. For more information, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled in Critical Illness Insurance (for Connecticut residents only), please reference the following:

- For claims, call Paul Revere at 1-800-325-4368.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, contact Paul Revere during the last two business days of the month by calling 1-800-325-4368.
- To make coverage changes, contact Paul Revere during the last two business days of the month by calling 1-800-325-4368.

Colonial Voluntary Benefits products are underwritten by:
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Administrative office: Colonial Voluntary Benefits
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colonial-paulrevere.com

Coverage is subject to policy exclusions and limitations that may affect benefits payable. For cost and complete details, see a benefits counselor.

Identity Monitoring and Protection Services

Identity theft is America's number one and fastest growing crime, where another identity is stolen every two seconds according to the U.S. Department of Justice. And identity theft does not stop at simple credit card fraud anymore. Now more than ever, thieves are stealing personal information to gain access to everything from tax refunds, to medical care and coverage, to passports and drivers licenses, and even online accounts and social media sites. The list goes on and on.

When your identity is stolen, the clean up process affects your whole life, both personal and professional. Wouldn't you have peace of mind if there was a way to proactively reduce your chances of becoming a victim in the first place—as well as reducing time and money spent on identity fraud if it does happen—by over 97%?

InfoArmor offers the most effective and industry-leading identity theft protection to catch more frauds, up to 90 days faster than standard credit monitoring programs. InfoArmor also uses industry proven technology to not only stop fraudster abuse, but to identify and resolve identity theft issues proactively. InfoArmor's comprehensive approach ultimately protects you from identity theft while predicting the likelihood of future identity risk like no other identity monitoring or credit monitoring program can.

Experience all of the features of InfoArmor's Identity Monitoring and Protection Services:

- **SNAPD2.0 Identity Monitoring** – By creating a SNAPD (acronym for Social Security number, Name, Address, Phone and Date of Birth identity blueprint, InfoArmor uncovers fraud at its inception. And with High Risk Transaction monitoring (only available at InfoArmor), more fraud is detected sooner including unauthorized account access, fund transfers and even online password resets.
- **Internet Surveillance** – Whether it is personally identifying data or a medical insurance card number, SNAPD Internet Surveillance finds breached data and creates alerts in real time.
- **Digital Identity Report** – Digital Identity showcases a Teammate's personal information exposure on the Internet with an interactive, easy-to-read report. Provides a Privacy Grade and tips to better secure personal information, too!
- **WalletArmor** – This is a 24 hours-a-day, 7 days-a-week, 365 days-a-year real-time monitoring feature detects activity such as compromised credit card information and medical insurance identification, etc. Also serves as a secure, online credit card and document repository to make lost wallet replacement quick and easy.
- **Solicitation Reduction** – InfoArmor provides measures to reduce unwanted solicitations (i.e. junk mail, telemarketing calls, and pre-approved credit card offers), which prevent your personal information from falling in to the wrong hands, helping reduce the root cause of nearly 20% of identity theft
- **Full Service Privacy Advocate® Restoration** – Upon notification of an identity theft incident, Privacy Advocates will immediately reach out to act on behalf of the victim as a dedicated case manager to restore the victim's identity.
- **Identity Theft Insurance Policy** – If you do become a victim of identity theft while enrolled in InfoArmor's service, InfoArmor will do everything in our power to resolve the issue. InfoArmor spends our time and our resources in doing so, but in the legal defense costs or lost wages occur, rest assured you are protected with \$25,000 in reimbursement coverage.

Additionally, InfoArmor will deliver monthly reports, confirming that your identity is SECURE, for added peace of mind, along with extra tips on safeguarding personal information in your everyday life. Sign up for InfoArmor text alerts, and even download our PrivacyArmor® smartphone app for SNAPD updates on the go!

You may enroll in Identity Monitoring and Protection Services at any time. For more information and to enroll, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled Identity Monitoring and Protection Services, please reference the following:

- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, call Mercer Voluntary Benefits at 1-888-524-4339.
- To make coverage changes, call Mercer Voluntary Benefits at 1-888-524-4339.

Legal Services

Legal issues come in all shapes and sizes:

- You're buying a new home directly from the seller. Do you need a lawyer to look over the paperwork?
- You're considering adoption. What legal and financial issues do you need to address?
- You're drawing up your will. How do you make sure your estate is divided according to your exact wishes?
- Your neighbor is buying your car "as is." How do you draft a document to state there's no warranty when he drives the car away?

Finding and retaining a lawyer can be expensive. But with Legal Services, provided through Hyatt Legal Plans—a MetLife® Company, you'll have access to experienced lawyers for a fraction of the cost.

Features of Hyatt's Legal Services:

This legal services plan gives you and your family access to legal advice and professional legal representation at an affordable price. Associates may pay for these services through after-tax payroll deduction.

You can obtain services from attorneys in much the same way as you do from the doctors who participate in your medical plan. Legal Services offers **unlimited telephone advice and in-office consultations** regarding a wide range of personal legal services and full representation for the following:

- Preparation of Wills, Living Wills, and Living Trusts
- Purchase, Sale and Refinancing of Primary Residence
- Debt Collection Defense
- Identity Theft
- Personal Bankruptcy
- Civil Litigation Defense, including Administrative Hearings and Incompetency Defense
- Tenant Negotiations and Eviction Defense (tenant only)
- Name Change
- Premarital Agreement
- Zoning Applications
- Uncontested Dissolution of Marriage*
- Uncontested Adoption, Guardianship or Conservatorship
- Preparation of Powers of Attorney, Affidavits, Deeds, Demand Letters, Promissory Notes, and Mortgages
- Immigration Assistance
- Review of Personal Legal Documents
- Restoration of Driving Privilege and Traffic Ticket Defense (No DUI)
- Protection from Domestic Violence
- Boundary-Title Disputes
- Property Tax Assessments

*Limit of 10 hours of service for a Contested Dissolution.

You may enroll in Legal Services when you are newly eligible for *CoverEdge* Benefits. For more information and to enroll, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled in Legal Services, please reference the following:

- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage or make coverage changes, you must wait until Price Chopper's standard open enrollment period.

Pet Insurance

Pet Insurance, offered by Veterinary Pet Insurance, Co.® (VPI®), helps you manage the cost of providing medical care for your pet. Price Chopper Associates are free to use any veterinarian worldwide—even specialists or emergency providers.

VPI policies cover a multitude of medical problems and conditions related to accidents and illnesses, even cancer. Coverage is available for ferrets, rabbits, reptiles and other exotic pets, as well as dogs, cats and birds. Additional coverage is available for routine medical care, including vaccinations, spay/neuter procedures and more.

Enrollment is available all year by visiting www.pccoveredge.com. You may also call 1-888-524-4339 for more information or to enroll.

Current Participant Information

If you are currently enrolled in Pet Insurance, please reference the following:

- For claims, call VPI at 1-877-738-7874.
- For payroll deduction questions, call Mercer Voluntary Benefits at 1-888-524-4339.
- To cancel coverage, call VPI at 1-877-738-7874.
- To make coverage changes, call VPI at 1-877-738-7874.

Universal Life Insurance with Long-Term Care Rider* (for residents of all states except NY)

Life insurance is not for you. It's for the people who depend on you.

What if something unexpected happened to you today or tomorrow? Would your family have the funds they need to:

- Pay final expenses, such as the funeral costs and medical bills?
- Pay off debt such as credit cards and car loans?
- Pay off the mortgage so they can remain in the family home?
- Replace your lost income they depend on for day to day living expenses?
- Provide your children the education you planned for?

With Colonial Life & Accident Insurance Company's Universal Life Insurance with Long-term Care Rider*, you have the flexibility you need to help protect the life you're building. Universal Life Insurance with Long-term Care Rider* helps provide long-term life insurance protection and long-term care for all of life's stages.

Features of Colonial Life's Universal Life Insurance with Long-term Care Rider*:

- Tax-free benefit—since life insurance benefits are typically free from income tax for the beneficiary.
- The flexibility to increase or decrease your premiums or death benefit as your needs or goals change.
- Portable coverage you can keep at the same rates if you change jobs or retire.
- Accelerated Death Benefit that provides a benefit of a percentage of the death benefit if insured is diagnosed with a terminal illness.
- Spouse and dependent children coverage available.
- Long-term Care Rider* option that provides monthly long-term care benefits to help pay for nursing home care or home health care.

You may enroll in Universal Life Insurance with Long-term Care Rider* with guaranteed issue underwriting guidelines when you are newly eligible for *CoverEdge* Benefits. For more information, visit www.pccoveredge.com.

Current Participant Information

If you are currently enrolled in Universal Life Insurance with Long-term Care Rider* (for residents of all states except New York), please reference the following:

- For claims, call Colonial Life at 1-800-325-4368.
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Universal Life Insurance with Long-term Care Rider (NY residents only)

Life insurance is not for you. It's for the people who depend on you.

What if something unexpected happened to you today or tomorrow? Would your family have the funds they need to:

- Pay final expenses, such as the funeral costs and medical bills?
- Pay off debt such as credit cards and car loans?
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With The Paul Revere Life Insurance Company's Universal Life Insurance with Long-term Care Rider, you have the flexibility you need to help protect the life you're building. Universal Life Insurance with Long-term Care Rider helps provide long-term life insurance protection and long-term care for all of life's stages.

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