

Term Contract for Commodity Purchase

Amendment to Contract

Agency: Department Shared Administrative Services - Employee Benefits Division

Vendor: Colonial Life & Accident Insurance Company - Columbia, South Carolina

Contract: 4600056649

Term: January 1, 2026 - December 31, 2026 (with 2 possible renewals)

Cost: \$7,958,333.33

Funding: ASE FICA

Purpose: Life Insurance benefits

Total After Review: \$7,958,333.33

Amount Paid to Date: \$5,368,757.00

Total Projected Cost: \$9,500,000.00

Purpose: This amendment is to renew the contract for Life Insurance for Arkansas state employees. The renewal is for time only and will be for the period of 1/1/2026-12/31/2026.



STATE OF ARKANSAS AMENDMENT TO SERVICES CONTRACT

1. Contracting Parties:

Department No. & Name	9914 - Department of Shared Administrative Services		
Division	Not Applicable		
Contractor Name	COLONIAL LIFE & ACCIDENT INSURANCE		
Service Type			
Tracking # 1	4600049589	Tracking #2	SW051623-CLA

Except as expressly amended by this Amendment, all of the terms, conditions, covenants, representations, and warranties in the above referenced Contract are hereby ratified and confirmed in every respect and shall remain unmodified and unchanged and shall continue in full force and effect as provided therein as amended hereby.

2. New Contract Expiration Date, if Applicable: 12/31/2026

Please leave blank if not extending contract to new date.

3. Purpose of Amendment:

Provide amendment details below.

This amendment is to renew the contract for Life Insurance for Arkansas state employees. The renewal is for time only and will be for the period of 1/1/2026-12/31/2026.

4. Amended Dollar Amount:

For each amendment involving a change in the contract dollar amount, enter the previous contract amounts. Enter this amendment's amounts, showing (+) for increase and (-) for decrease. Enter the new total for each row. Note: Services apply to both professional and technical services. Reimbursable expenses are specific to professional services and commodities are specific to technical services.

	Previous	This Amendment	New Total
Services	\$ 7,958,333.33	\$ 0.00	\$ 7,958,333.33
Reimbursable Expenses			\$ 0.00
Commodities			\$ 0.00
TOTAL	\$ 7,958,333.33	\$ 0.00	\$ 7,958,333.33

Total dollar amount paid on contract as of this date: \$ 5,368,757.00 as of 8/23/2025

Updated total projected cost: \$ 9,500,000.00

5. Attachment List:

Vendor agreement to renew; Vendor certifications
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Except as specifically amended herein (or as attached), all other terms and conditions of the above referenced contract remain unchanged.

6. Source of Funds the Department intends to draw on. This is provided for informational purposes only. It is required under Arkansas Procurement Law and is not a performance obligation of the Department or an unconditional promise to pay from the sources identified.

Fund Source	Identify Source of Funds*	Fund	Fund Center	Amount of Funding	% of Total Contract Cost
Cash Funds	ASE FICA	700914F	914U	\$ 7,958,333.33	100 %
					%
					%
					%
TOTALS				\$ 7,958,333.33	100 %

Identify whether State general revenue funds (GRF), special revenue funds (SRF) federal funds (FED), or other public funds (Other) are the source. Identify each specific source of SRF, such as special taxes or fees, in the "Identify Source of Funds" column. Similarly, if Other public funds, such as tobacco funds, general improvement funds, etc., are being used to pay the Contractor, these should be specified in the "Identify Source of Funds" column.

7. Certification of Contractor

The State has no managerial responsibilities over the Contractor or Contractor's employees. In carrying out this contract, Contractor understands and represents that there is no employment relationship between the contracting parties.

Pursuant to Arkansas law, a vendor must certify as specified below and as designated by the applicable laws.

Israel Boycott Restriction: For contracts valued at \$1,000 or greater.

A public entity shall not contract with a person or company (the "Contractor") unless the Contractor certifies in writing that the Contractor is not currently engaged in a boycott of Israel. If at any time after signing this certification the Contractor decides to boycott Israel, the Contractor must notify the contracting public entity in writing. See Arkansas Code Annotated § 25-1-503.

Illegal Immigrant Restriction: For contracts valued at \$25,000 or greater.

No state agency may contract for services with a Contractor who knowingly employs or contracts with an illegal immigrant. The Contractor shall certify that it does not knowingly employ, or contract with, illegal immigrants. See Arkansas Code Annotated § 19-60-105.

Energy, Fossil Fuel, Firearms, and Ammunition Industries Boycott Restriction: For contracts valued at \$75,000 or greater.

A public entity shall not contract unless the contract includes a written certification that the Contractor is not currently engaged in and agrees not to engage in, a boycott of an Energy, Fossil Fuel, Firearms, or Ammunition Industry for the duration of the contract. See Arkansas Code Annotated § 25-1-1102.

Contract #: 4600056649Amendment #: 4**Scrutinized Company Restriction:** Required with bid or proposal submission.

A state agency shall not contract with a Scrutinized Company or a company that employs a Scrutinized Company as a subcontractor. A Scrutinized Company is a company owned in whole or with a majority ownership by the government of the People's Republic of China. A state agency shall require a company that submits a bid or proposal for a contract to certify that it is not a Scrutinized Company and does not employ a Scrutinized Company as a subcontractor. See Arkansas Code Annotated § 25-1-1203.

By signing this form, the Contractor agrees and certifies they are in compliance with the certification requirements listed above that are relevant to this contract and will remain so for the aggregate term of any resultant contract.

8. Department Contacts for Question(s) Regarding This Contract:**Contact #1 – Department Representative submitting/tracking this contract**Sarayla Harshman

Name

501-682-0138

Telephone #

Procurement Manager

Title

sarayla.harshman@arkansas.gov

Email

Contact #2 – Department Representative with knowledge of this project (for general questions and responses)Amanda Land

Name

501-682-5142

Telephone #

Deputy Director

Title

amanda.land@arkansas.gov

Email

Contact #3 - Department Representative Director or Critical Contact (for time sensitive questions and responses)Grant Wallace

Name

501-682-5502

Telephone#

Director

Title

grant.wallace@arkansas.gov

Email

9. Signatures:Rob Quell

Authorized Signer Name



Contractor Authorized Signature

9/4/25

Date

Vice President

Title

1200 Colonial Life Blvd., Columbia, SC 29210

Address

Grant Wallace

Authorized Signer Name



Department Authorized Signature

Date

Director

Title

501 Woodlane St, Ste 501 - Little Rock, AR 72201

Address



**Colonial Life & Accident
Insurance Company**
1200 Colonial Life Boulevard
Columbia, SC 29210
803.798.7000
ColonialLife.com

Post Office Box 1365
Columbia, SC 29202-1365

April 24, 2025

State of Arkansas
Grant Wallace, Director
Employee Benefits Division
501 Woodlane, Suite 500
Little Rock, AR 72201

Re: Group Term Life Summary of Support and Renewal for 2026

Our current contract period with the State of Arkansas expires December 31, 2025. We are excited to announce that we would like to extend our contract through December 31, 2026, with a 5% rate reduction for the Basic Group Term Life with AD&D offering for both the active ASE and PSE populations.

There would be no changes to the rates or valuable benefits for the retirees or the Expanded Basic and Supplemental Group Term Life with AD&D offering for the active employees.

And, as a valued client, we can offer you another one-year extension on this renewal, for a total of two-years. With this one-year extension option, the contract would expire on December 31, 2027.

Benefits of remaining with Colonial Life:

- Colonial Life has successfully completed the implementation and transition of coverages from your prior carrier.
- An additional benefit of accepting the proposed renewal is the State of Arkansas may continue to leverage the Sourcewell contract.
- Continued and uninterrupted premier support of your active and retired employees under the current rates with the benefits they grown accustomed to having.

We have included the group experience over the last five-years and other supporting documents for your review. Once you have had the opportunity to review, please let us know if you have any questions.

And thank you for selecting Colonial Life as your group term life insurance carrier for the active and retired employees of the State of Arkansas. The State of Arkansas has been a Colonial Life group term life client since January 1, 2020.

For more than 80 years, we have helped America's workers – employees just like yours – protect what they have worked so hard to build.



**Colonial Life & Accident
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1200 Colonial Life Boulevard
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803.798.7000
ColonialLife.com

Currently we work with nearly 100,000 businesses and almost 4.5 million policyholders nationwide. Including 5,000 local governments, 41 state governments, and 3,000 educational agencies, all providing valuable financial protection with our voluntary benefit solutions and services.

We are here to help you overcome your employee benefit challenges with our proven cost-saving solutions, end-to-end enrollment and communications tools, and benefits administration services.

Because you are a valued client, your Colonial Life group term life offering includes these extraordinary services and features:

- Premier Account Management Team supporting the State of Arkansas:
 - Strategic Account Manager
 - Selerix Data Manager
 - Onsite Life Insurance Coordinator
 - Billing Experience Coordinators
 - Implementation Manager
 - Premier Account Assistants
 - Local Sales and Service Team
 - Local Government Affairs Resources
- Strategic Account Manager overseeing all aspects of the overall support and performance of the account.
 - Attends all relevant meetings throughout the year.
 - Oversees all processing for the account across various departments.
 - Works cross-departmentally on continuous improvement projects related to the account.
 - Assists with the annual renewal, ongoing training and communications, escalations and all support related to the account.
- Selerix Data Manager oversees the ongoing Selerix benefits administration system. This includes the annual open enrollment setup, as well as ongoing new hire enrollment processing and daily administration.
 - The Selerix benefits administration system is provided for the State of Arkansas at no cost and includes a secure enrollment website experience and self-service capabilities.
 - Selerix benefits administration system receives and processes a weekly eligibility file.
 - Provides monthly deduction files to approximately 300 locations with a combination of standard and custom files provided.
 - Custodian of named beneficiary records.
- Onsite Life Insurance Coordinator who is a full-time Colonial Life employee supporting the Employee Benefits Division.
 - Processing and responding to requests within the secure task system.
 - Attending board and benefit committee meetings as requested.
 - Participating in retiree fairs and other client meetings as needed.
 - Reviewing payroll error reports.
 - Educating and guiding state and public school HIRs.
 - Assisting employees and retirees with inquiries as needed.
 - Provides welcome calls to new HIRs to assist with onboarding.



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- The Billing Experience Coordinators manage billing set-up and ongoing billing maintenance for approximately 300 entities, including:
 - AASIS and non-AASIS state HIRs
 - 280+ separate public school HIRs
 - Multiple retiree pension systems
 - Direct billing for retirees and ported employees
 - Provides billing discrepancy reporting for all locations.
 - Process retiree exception reports monthly.
 - Offers flexible billing options including online bill reconciliation and payments.
- Implementation manager who oversees the creation and production of marketing materials for both open enrollment as well as ongoing new hires.
 - This includes the creation of comprehensive benefits education materials and complimentary custom digital communications for each segment of the employee population.
 - The employee population includes Arkansas State Employees, Public School Employee and Retirees.
 - Flexible enrollment services with multiple enrollment methods offered:
 - Self-enroll.
 - Telephonic with a benefits counselor
 - Face-to-face with a benefits counselor
- Premier Account Assistants ensure the accurate processing of paper forms, and any ad hoc requests submitted through our dedicated State of Arkansas fax.
 - Select state agencies and public schools rely heavily on a paper enrollment method (non-preferred) We provide two-dedicated FTEs supporting the processing of paper-documents.
- Local Sales and Service Team available for any onsite needs across the state of Arkansas.
 - This includes the coordination of face-to-face enrollment opportunities for both open enrollment and new hires upon request.
- Local Government Affairs Resources.
- Sourcewell Authorized Contract available for State of Arkansas. This contract has reduced the direct cost associated with the marketing and RFP process for the last 5 years for the State of Arkansas.
 - Minimum cost associated with a formal bid according to the NCPP is \$147,000 and increases with complexity of the offering.

Premier Account Member Support:

- Dedicated support number and team members:
 - Dedicated State of Arkansas contact center number with support from Customer Benefits. Advisors specifically trained on the State of Arkansas account and product offering.
 - Performance service level guarantee.
 - Monthly call reporting provided.
- Dedicated Claims Specialists:
 - Performance guarantee of claims processed within 15 business days of receiving all necessary and proper documentation.
 - Monthly claims reporting provided.



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Custom GTL with AD&D features:

- Guaranteed issue options available for active employees.
- Accidental Death & Dismemberment benefit included.
- Accelerated Death benefit included.
- Portability option available.
- Convertibility option available.
- Health Advocate Employee Assistance Program – Provides 24-hour confidential personal support and referral service, including a medical bill saver. Face-to-face sessions and video counseling with mental health professionals are available.
- Life Planning Services – Provides terminally ill employees and designated beneficiaries with financial, legal, and emotional support in dealing with death and loss.

Additional member enrichment programs include:

- Complimentary legal assistance through LawAssure:
 - Services include writing a will or power of attorney, creating a living trust, preparing a health directive and assistance with estate planning.
- Complimentary financial education through KOFE:
 - Services include financial coaching, online tools, and webinars focused on personal finance, budgets, savings, debt, payment options, credit, and credit reports.

Thank you for allowing Colonial Life to provide group term life coverages to the State of Arkansas. We value the relationship we have with you and look forward to working with you in the years to come.

Sincerely,

Underwriting Department

Year	2020					
INCRMT_MO	12					
Active						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,229,306.62	\$1,825,669.88	\$ 96,743.83	\$193,931.29	\$1,326,050.45	\$2,019,601.17
Child	\$ 80,000.00	\$ 134,972.38	\$ 60,000.00	\$ 26,994.48	\$ 140,000.00	\$ 161,966.86
Expanded Basic	\$1,266,513.82	\$1,128,777.05	\$ 9,994.83	\$126,024.60	\$1,276,508.65	\$1,254,801.65
Spouse	\$ 464,954.86	\$ 628,781.56	\$ 10,000.00	\$ 19,123.96	\$ 474,954.86	\$ 647,905.52
Supplemental	\$1,723,625.23	\$2,306,682.96	\$ -	\$110,147.53	\$1,723,625.23	\$2,416,830.49
	\$4,764,400.53	\$6,024,883.83	\$176,738.66	\$476,221.86	\$4,941,139.19	\$6,501,105.69
Retiree						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,313,796.38	\$ 527,792.81	\$ 23,983.32	\$ 12,166.29	\$1,337,779.70	\$ 539,959.10
Child	\$ 10,000.00	\$ 4,113.27	\$ 10,000.00	\$ 822.65	\$ 20,000.00	\$ 4,935.92
Expanded Basic	\$ 360,020.70	\$ 329,256.75	\$ -	\$ 7,556.98	\$ 360,020.70	\$ 336,813.73
Spouse	\$ 301,862.55	\$ 154,742.47	\$ 15,000.00	\$ 3,129.64	\$ 316,862.55	\$ 157,872.11
Supplemental	\$2,375,940.55	\$2,417,409.78	\$ 30,000.00	\$ 14,539.92	\$2,405,940.55	\$2,431,949.70
	\$4,361,620.18	\$3,433,315.08	\$ 78,983.32	\$ 38,215.48	\$4,440,603.50	\$3,471,530.56
Year	2021					
INCRMT_MO	12					
Active						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$2,058,088.99	\$1,759,009.75	\$174,998.40	\$186,850.33	\$2,233,087.39	\$1,945,860.08
Child	\$ 270,000.00	\$ 150,602.98	\$210,000.00	\$ 30,120.60	\$ 480,000.00	\$ 180,723.58
Expanded Basic	\$1,930,170.97	\$1,249,481.28	\$ 79,981.33	\$139,500.87	\$2,010,152.30	\$1,388,982.15
Spouse	\$ 671,974.60	\$ 657,235.71	\$ 30,000.00	\$ 19,989.37	\$ 701,974.60	\$ 677,225.08
Supplemental	\$1,089,778.16	\$2,750,860.44	\$ 35,000.00	\$131,357.67	\$1,124,778.16	\$2,882,218.11
	\$6,020,012.72	\$6,567,190.16	\$529,979.73	\$507,818.84	\$6,549,992.45	\$7,075,009.00
Retiree						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,644,810.62	\$ 609,369.16	\$ 8,000.00	\$ 14,046.72	\$1,652,810.62	\$ 623,415.88
Child	\$ -	\$ 5,113.30	\$ -	\$ 1,022.66	\$ -	\$ 6,135.96
Expanded Basic	\$ 571,250.00	\$ 424,979.87	\$ -	\$ 9,753.98	\$ 571,250.00	\$ 434,733.85
Spouse	\$ 428,611.57	\$ 182,930.86	\$ 4,000.00	\$ 3,699.75	\$ 432,611.57	\$ 186,630.61
Supplemental	\$3,152,112.33	\$2,621,080.20	\$ 9,000.00	\$ 15,764.93	\$3,161,112.33	\$2,636,845.13
	\$5,796,784.52	\$3,843,473.39	\$ 21,000.00	\$ 44,288.04	\$5,817,784.52	\$3,887,761.43
Year	2022					
INCRMT_MO	12					
Active						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,658,271.52	\$2,024,681.75	\$124,981.37	\$215,071.27	\$1,783,252.89	\$2,239,753.02
Child	\$ 120,000.00	\$ 150,510.52	\$ 20,000.00	\$ 30,102.11	\$ 140,000.00	\$ 180,612.63
Expanded Basic	\$1,536,000.00	\$1,334,770.68	\$130,000.00	\$149,023.17	\$1,666,000.00	\$1,483,793.85
Spouse	\$ 654,931.55	\$ 668,629.75	\$ 41,500.00	\$ 20,335.91	\$ 696,431.55	\$ 688,965.66
Supplemental	\$1,234,571.57	\$3,098,278.27	\$101,000.00	\$147,947.39	\$1,335,571.57	\$3,246,225.66
	\$5,203,774.64	\$7,276,870.97	\$417,481.37	\$562,479.85	\$5,621,256.01	\$7,839,350.82
Retiree						
Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,773,332.77	\$ 638,766.59	\$ 45,595.17	\$ 14,724.37	\$1,818,927.94	\$ 653,490.96
Child	\$ -	\$ 4,249.45	\$ -	\$ 849.89	\$ -	\$ 5,099.34
Expanded Basic	\$ 705,000.00	\$ 482,793.71	\$ 20,000.00	\$ 11,080.90	\$ 725,000.00	\$ 493,874.61
Spouse	\$ 363,958.97	\$ 187,301.76	\$ 4,600.00	\$ 3,788.15	\$ 368,558.97	\$ 191,089.91
Supplemental	\$3,507,228.20	\$2,700,472.68	\$ 22,500.00	\$ 16,242.45	\$3,529,728.20	\$2,716,715.13
	\$6,349,519.94	\$4,013,584.19	\$ 92,695.17	\$ 46,685.76	\$6,442,215.11	\$4,060,269.95

Year 2023
 INCRMT_MO 12
 Active

Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,454,146.41	\$1,984,815.46	\$124,981.37	\$210,836.48	\$1,579,127.78	\$2,195,651.94
Child	\$ 140,000.00	\$ 130,576.19	\$ 20,000.00	\$ 26,115.24	\$ 160,000.00	\$ 156,691.43
Expanded Basic	\$1,574,999.96	\$1,164,508.92	\$130,000.00	\$130,013.96	\$1,704,999.96	\$1,294,522.88
Spouse	\$ 396,009.96	\$ 559,351.65	\$ 41,500.00	\$ 17,012.30	\$ 437,509.96	\$ 576,363.95
Supplemental	\$ 490,252.60	\$2,689,555.97	\$101,000.00	\$128,430.29	\$ 591,252.60	\$2,817,986.26
	\$4,055,408.93	\$6,528,808.19	\$417,481.37	\$512,408.27	\$4,472,890.30	\$7,041,216.46

Retiree

Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,555,475.25	\$ 642,778.54	\$ 45,595.17	\$ 14,816.85	\$1,601,070.42	\$ 657,595.39
Child	\$ -	\$ 5,684.48	\$ -	\$ 1,136.90	\$ -	\$ 6,821.38
Expanded Basic	\$ 675,000.00	\$ 516,024.44	\$ 20,000.00	\$ 11,843.60	\$ 695,000.00	\$ 527,868.04
Spouse	\$ 182,751.40	\$ 108,650.39	\$ 4,600.00	\$ 2,197.44	\$ 187,351.40	\$ 110,847.83
Supplemental	\$2,633,848.02	\$2,643,206.71	\$ 22,500.00	\$ 15,898.02	\$2,656,348.02	\$2,659,104.73
	\$5,047,074.67	\$3,916,344.56	\$ 92,695.17	\$ 45,892.81	\$5,139,769.84	\$3,962,237.37

Year 2024
 INCRMT_MO 12
 Active

Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,141,567.42	\$2,183,406.15	\$124,981.37	\$231,931.73	\$1,266,548.79	\$2,415,337.88
Child	\$ 124,131.25	\$ 134,341.42	\$ 20,000.00	\$ 26,868.29	\$ 144,131.25	\$ 161,209.71
Expanded Basic	\$1,061,986.60	\$1,329,533.98	\$130,000.00	\$148,438.51	\$1,191,986.60	\$1,477,972.49
Spouse	\$ 364,467.57	\$ 618,981.45	\$ 41,500.00	\$ 18,825.89	\$ 405,967.57	\$ 637,807.34
Supplemental	\$ 688,040.56	\$3,218,266.46	\$101,000.00	\$153,677.00	\$ 789,040.56	\$3,371,943.46
	\$3,380,193.40	\$7,484,529.46	\$417,481.37	\$579,741.42	\$3,797,674.77	\$8,064,270.88

Retiree

Benefit Type	Life Claims	Life Premium	AD&D Claims	AD&D Premium	Paid Claims	Paid Premium
Basic	\$1,556,957.52	\$ 729,419.06	\$ 45,595.17	\$ 16,814.02	\$1,602,552.69	\$ 746,233.08
Child	\$ 2,000.00	\$ 5,476.12	\$ -	\$ 1,095.22	\$ 2,000.00	\$ 6,571.34
Expanded Basic	\$ 561,987.94	\$ 607,000.99	\$ 20,000.00	\$ 13,931.66	\$ 581,987.94	\$ 620,932.65
Spouse	\$ 238,348.27	\$ 122,782.17	\$ 4,600.00	\$ 2,483.25	\$ 242,948.27	\$ 125,265.42
Supplemental	\$2,632,239.36	\$2,923,092.60	\$ 22,500.00	\$ 17,581.44	\$2,654,739.36	\$2,940,674.04
	\$4,991,533.09	\$4,387,770.94	\$ 92,695.17	\$ 51,905.59	\$5,084,228.26	\$4,439,676.53



Health Advocate Employee Assistance + Work/Life Programs

Included in your Colonial Life group term life insurance



Each day comes with its own set of challenges—expected and unexpected.

At Colonial Life, we're here to help you. That's why we're offering Health Advocate's Employee Assistance Program and Work/Life Balance Program (EAP + Work/Life) with our group term life insurance, **at no additional cost.**

More assistance, more ways to find balance

Health Advocate provides confidential counseling* and resources via unlimited phone support, online chat, and up to three face-to-face sessions per issue for a variety of personal and work issues:

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity theft resources
- Retirement planning
- Staying healthy



To access, call or go online:

1-888-645-1772

ColonialLife.com/EAP

Access an expert team for life's biggest headaches

One of Health Advocate's many services can help relieve the burden of your medical and dental bills not covered by insurance.

Medical Bill Saver™ can:

- Negotiate to help reduce non-covered medical and dental bills over \$400 on the balance due and/or payment plans on your behalf
- Provide a Saving Results Statement summarizing the outcome
- Explain how to maximize savings and get the most value from your benefits

Using trend information, provider specialty, procedure type and geographic region, their experienced negotiators can often obtain significant savings.



Life Planning Services

Included in your Colonial Life group term life insurance



Colonial Life has partnered with Health Advocate to offer a helping hand to an insured terminally ill employee or spouse, or designated beneficiaries of an employee or spouse. Life Planning Services can provide guidance when you may have many financial and legal decisions to make and are not sure where to begin.

At no additional cost for 12 months, you have access to Health Advocate's Life Planning Services that can provide:

- Impartial, confidential consultations
- A Life Planning Resource Guide that contains a tasks and decisions checklist, the basics on settling an estate, and more
- Access to legal and financial experts who can help with decisions, such as dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting



To access, call or go online:

1-800-422-5142

HealthAdvocate.com/members

ColonialLife-lifeplanning

Talk with your Colonial Life benefits counselor to learn more about how these valuable services can help during challenging times.

The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's group term life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.
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10-19 | 101868-1

Colonial Life



LawAssure™



Manage legal affairs with ease

LawAssure is an online benefit that gives you access to high-quality legal assistance

Services include:

- ✓ Writing a will or power of attorney
- ✓ Creating a living trust
- ✓ Prepare a healthcare directive
- ✓ Assistance with estate planning

To get access, go to

LawAssure.com/register

Enter the codes below into the boxes on screen and create your account for 12 months access

Registration code:

LA1756

Identity code:

41689

The registration code applies to enrollments occurring:

01/01/2025 – 07/01/2025



Once registered, you will have one complimentary year of benefits.

Problem registering? See LawAssure.com/support



Legal document preparation

Simply choose a service, answer the questions and our system creates a high-quality document tailored to your needs.



Sharing and collaboration

Our secure workflow can be used to share documents with someone else (such as a trusted advisor).



Secure account space

Documents can be safely stored for editing, or exported for printing and signature.

Set and achieve your financial goals



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports



Knowledge of Financial Education

A product of **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.

Your employer works hard to provide you with the resources you need in the workplace. But personal financial worries can get in the way of your productivity.

In fact, one in three employees say that personal financial issues have been a distraction at work.¹ With more than three-quarters of employees feeling this strain, it's normal to want some assistance.

That's why we're providing access to this valuable program, which can help you set goals—and be successful in achieving them.

Our service solution

Colonial Life has partnered with Knowledge of Financial Education (KOFE), a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, you can have both. And it's available to you without increasing your budget. With this service, you'll get a variety of resources to help improve your financial situation:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible at ColonialLife.com/KOFE
- **Webinars** – Educational sessions throughout the year on a variety of topics

Get the support you need to succeed

Taking advantage of KOFE's services can help you gain control of your financial difficulties. That means you can better focus on your career—and on building a safe financial future for yourself and your family.

Take steps today toward reaching financial success.
Visit ColonialLife.com/KOFE to learn more.

ColonialLife.com

Colonial Life

1 Center for Financial Services Innovation, Employee Financial Health: How Companies Can Invest in Workplace Wellness, 2017

Terms and availability of service are subject to change. No purchase necessary to receive coverage. This coverage may not be available in all states.

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Sarayla Harshman

From: Vermette, Steven Ronald <SRVermette@ColonialLife.com>
Sent: Friday, September 5, 2025 2:36 PM
To: Sarayla Harshman
Cc: Amanda Land; Fran Jansen; Kimberly Duvall; Glenda Martin
Subject: RE: Colonial Life GTL with ADD renewal - 4600056649
Attachments: SOA Group Term Life Renewal 2026 4.24.2025.pdf

Sarayla, I can confirm that Both the ASE and PSE basic rates are being reduced by 5% as stated in our renewal letter dated 4-24-2025 that is attached and is shown in the below table. Sor for example, the ASE monthly cost goes from \$3.20 down to \$3.00. Hope this is what you needed.

CLASS 1 Ark State Employees ACTIVE Rate	CLASS 1 ASE ACTIVE PC	CLASS 1 Public School Employees ACTIVE Rate	CLASS 1 PSE ACTIVE PC
0.32 reduced to 0.30 per thousand	8F1B	0.23 reduced to .22 per thousand	8L1B

Steve Vermette
Public Sector National Sales Leader
Email: SRVermette@ColonialLife.com
Cell: 407-414-4623

From: Sarayla Harshman <Sarayla.Harshman@arkansas.gov>
Sent: Friday, September 5, 2025 3:23 PM
To: Vermette, Steven Ronald <SRVermette@ColonialLife.com>
Cc: Amanda Land <Amanda.Land@arkansas.gov>; Fran Jansen <Fran.Jansen@arkansas.gov>; Kimberly Duvall <Kimberly.Duvall@arkansas.gov>
Subject: FW: Colonial Life GTL with ADD renewal - 4600056649

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Do not click links or open attachments unless you recognize the sender and know the content is safe.

Steven,

Can you answer the question below? I received an out of office reply for Glenda.

Thanks,