



HudsonValley[®]
CREDIT UNION

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Accident Insurance

Accident Insurance

Accidents Happen

Colonial Voluntary Benefits..
Making benefits count.

Our personal accident insurance coverage can help you round out your employee benefits package.

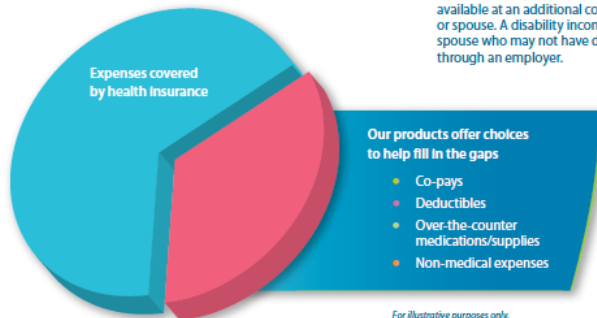
Accidental injuries are unexpected and costly, and they happen more often than you may think.

As a concerned employer, you want to provide benefits that can help your employees handle these costs. But health insurance costs and premiums are rising. As a result, your employees may be dealing with higher out-of-pocket expenses and restrictions on health providers.

Even if your employees have disability insurance in addition to health insurance, an accident can have a financial impact because of possible gaps in coverage or elimination periods. And costly accidents don't always result in a disability.

There are some solutions.

Our guaranteed renewable accident product provides indemnity benefits for accidents. Employees can choose coverage for on- and off-the-job or off-the-job-only accidents. Employees have a choice of family coverage or stand-alone coverage for themselves, their spouse or dependent children. Features include the same benefits for employee, spouse and dependent children, worldwide coverage and portability. Optional riders, such as disability income, are available at an additional cost for the employee or spouse. A disability income rider can cover a spouse who may not have disability coverage through an employer.



For illustrative purposes only.

Colonial Voluntary Benefits products and services are offered by The Paul Revere Life Insurance Company.

Accident Insurance

Voluntary accident insurance provides lump-sum and daily benefits for covered accidents, such as benefits for injuries, hospital confinement, intensive care unit confinement, and accidental death and dismemberment. Because it provides accident coverage only, it meets the definition of HSA-permitted coverage. And employees can purchase accident insurance through the convenience of payroll deduction.

Don't Settle for Less

There is no way to control the rising costs of health care. But there are ways to work around them. When you're planning your employee benefits package, don't settle for less. You can still help provide your employees the security they need and deserve by adding Colonial Voluntary Benefits accident insurance. See your benefits representative for more details.

Product benefits and benefit amounts vary by state. Policies have exclusions and limitations that may affect benefits payable. For complete details, see your benefits representative.

Accident Insurance

These policies (ACCPOL-NY) and (Accident 1.0 - NY) provide accident insurance only. These policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is 50%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

Colonial Voluntary Benefits..
Making benefits count.

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

Colonial Voluntary Benefits products and services are offered by
The Paul Revere Life Insurance Company.

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Accident Insurance

What can Accident Insurance do for you?

This voluntary accident insurance policy is a medical indemnity plan that provides employees and their families with hospital, doctor, accidental death and catastrophic accident benefits in the event of a covered accident.

Accident insurance is available for employee, spouse, family or one-parent family.

Accident Insurance

What can Accident Insurance do for you?

EXAMPLES:

■ Emergency Room Visit	-	\$125
■ Overnight Admission to hospital	-	\$1250
■ CT, CAT Scan, MRO	-	\$250
■ Fractured Hip	-	\$1800
■ Broken Leg	-	\$900
■ Torn Cartilage	-	\$800
■ Physical Therapy	-	\$45 per visit up to 10
■ Accidental Death (employee or spouse)	-	\$40,000
■ Accidental Death (child)	-	\$10,000

Specified Disease Insurance for Cancer

Specified Disease Insurance for Cancer

Specified Disease Insurance for Cancer

Colonial Voluntary Benefits
Making benefits count.

If diagnosed with cancer, how will you pay for what your health insurance won't?

The risk of developing cancer, unfortunately, is very real.

Nearly everyone has experienced or knows somebody who has experienced a cancer diagnosis in their family. The good news is that cancer screenings and cancer-fighting technologies have gotten a lot better in recent years. However, with advanced technology come high costs. Major medical health insurance is a great start, but even with this essential safety net, cancer sufferers can still be hit with unexpected medical and non-medical expenses.

Specified Disease Insurance offers the protection you need to concentrate on what is most important — your care.

Features of Specified Disease Insurance for Cancer:

1. Pays benefits to help with the cost of cancer screening and cancer treatment.
2. Provides benefits to help pay for the indirect costs associated with cancer, such as:
 - Loss of wages or salary
 - Deductibles and coinsurance
 - Travel expenses to and from treatment centers
 - Lodging and meals
 - Child care
3. Pays regardless of any other insurance you have with other insurance companies.
4. Provides a cancer screening benefit that you can use even if you are never diagnosed with cancer.
5. Guaranteed renewable as long as premiums are paid when due.
6. Benefits paid directly to you unless you specify otherwise.
7. You can take your coverage with you even if you change jobs or leave your employer.
8. Flexible coverage options for employees and their families.

Cancer 1000-NY

We will pay benefits if certain routine cancer screening tests are performed or if cancer is diagnosed after the waiting period and while your policy is in force.

Cancer Screening Benefit Tests

- Pap Smear
- ThinPrep Pap Test¹
- CA125 (Blood test for ovarian cancer)
- Mammography
- Breast Ultrasound
- CA 15-3 (Blood test for breast cancer)
- PSA (Blood test for prostate cancer)
- Chest X-ray
- Biopsy of Skin Lesion
- Colonoscopy
- Virtual Colonoscopy
- Hemoccult Stool Analysis
- Flexible Sigmoidoscopy
- CEA (Blood test for colon cancer)
- Bone Marrow Aspiration/Biopsy
- Thermography
- Serum Protein Electrophoresis (Blood test for Myeloma)

To file a claim for a Cancer Screening Benefit test, it is not necessary to complete a claim form. Call our toll-free Customer Service number, 1.800.325.4368, with the medical information.

Additional Invasive Diagnostic Procedure

If abnormal results are received from a Cancer Screening Benefit test.

Inpatient Benefits

- Hospital Confinement
- Hospital Confinement in a U.S. Government Hospital
- Ambulance
- Air Ambulance
- Private Full-Time Nursing Services

Treatment Benefits (In- or Outpatient)

- Radiation/Chemotherapy
- Antinausea Medication
- Blood/Plasma/Platelets/Immunoglobulins
- Experimental Treatment
- Hair Prosthesis/External Breast/Voice Box Prosthesis
- Supportive/Protective Care Drugs and Colony Stimulating Factors
- Medical Imaging Studies
- Bone Marrow Stem Cell Transplant
- Peripheral Stem Cell Transplant

Transportation/Lodging Benefits

- Transportation
- Companion Transportation
- Lodging

Surgical Procedures Benefits

- Surgical Procedures
- Anesthesia
- Second Medical Opinion
- Reconstructive Surgery
- Prosthesis/Artificial Limb
- Outpatient Surgical Center

Extended Care Benefits

- Skilled Nursing Care Facility
- Family Care
- Hospice
- Home Health Care Service
- Waiver of Premium

THIS IS A CANCER ONLY POLICY.

This policy provides specified disease 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.

This policy has exclusions and limitations. For cost and complete details of the coverage, see your benefits counselor. Applicable to policy form number C1000-NY.

¹ThinPrep is a registered trademark of Cytyc Corporation.

Colonial Voluntary Benefits products are underwritten by:

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Administrative office: Colonial Voluntary Benefits, 1200 Colonial Life Boulevard, Columbia, SC 29210
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Specified Disease Insurance for Cancer

What can Cancer Insurance do for you?

Cancer Insurance helps employees and their families maintain financial security in the event of a cancer diagnosis.

Plans available for Employee; Employee and Dependent Children; and Employee, Spouse and Dependent Children.

Specified Disease Insurance for Cancer

What can Cancer Insurance do for you?

Cancer treatment is expensive and often lengthy. Colonial's Cancer Insurance helps you pay for the costs associated with this disease.

EXAMPLES

- Initial Diagnosis Rider pays \$5,000
- Hospital Confinement pays \$300 a day
- Chemotherapy pays \$300 a day (monthly maximum)
- Transportation up to \$5,000 in a 2 year period
- Skilled Nursing Care Facility pays \$100 a day up to 100 days
- Wellness screening benefit pays \$100 just for having an annual Cancer Screening test done (mammogram, pap smear, colonoscopy, PSA etc)

Specified Disease for Critical Illness

Specified Disease for Critical Illness

Specified Disease Insurance

Colonial Voluntary Benefits.
Making benefits count.

How will you pay for what your health insurance won't?

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of specified diseases might have to pull from their savings or rely on other financial sources in their time of need.

Specified Disease Insurance helps fill the gaps in your health insurance.

With Specified Disease Insurance from The Paul Revere Life Insurance Company, you're paid a benefit that can help you cover:

- Deductibles, co-pays and co-insurance of your health insurance
- Home health care needs and household modifications
- Travel expenses to and from treatment centers
- Lost income
- Rehabilitation
- Child care expenses
- Everyday living expenses

You're free to use the benefit however you choose.

And coverage is available for you and your eligible family members.

This coverage is compatible with a Health Savings Account (HSA).

You may use this coverage in conjunction with a health Savings Account, allowing you even more flexibility when dealing with a serious illness.

Covered Specified Diseases	
For this illness...	We will pay this percentage of the face amount:
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal (Kidney) Failure	100%
Coronary Artery Disease	25%

The Maximum Benefit Amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered Specified Diseases combined. The policy will terminate when the Maximum Benefit Amount for Specified Disease has been paid.

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.

This policy has exclusions and limitations. Premium will vary based on plan chosen. This is not an insurance contract and only the actual policy provisions will control. For cost and complete details of the coverage, see your benefits counselor. Applicable to policy form CI-1.0-PL1-NY

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Critical Illness 1.0-HSA Compliant

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Colonial Voluntary Benefits

Specified Disease for Critical Illness Insurance

What can Specified Disease Insurance do for you?

Colonial Life's individual Specified Disease Insurance for Critical Illness 1.0 helps employees and families maintain financial security during the lengthy, expensive recovery period of a specified disease. **It provides a lump sum benefit** to help with the out-of-pocket medical and non-medical expenses of employees who suffer a specified disease.

Coverage is available to: Employee; Spouse (as the named insured); Employee and Spouse; Employee and Dependent Children; Spouse and Dependent Children; and Employee, Spouse and Dependent Children.

Specified Disease For Critical Illness Insurance

What can Specified Disease Insurance do for you?

Face amounts for the employee range from \$5,000 - \$100,000 (amounts greater than \$75,000 require underwriting approval), in \$1,000 increments. Spouse coverage (as a named insured) is available in face amounts from \$5,000 to \$40,000. If a spouse is covered under the employee's plan, their face amount is 50% of the employee's coverage. If dependent child(ren) are covered, their face amount is 25% of the named insured's coverage.

Specified Disease Insurance For Critical Illness

What can Specified Disease Insurance do for you?

BENEFITS

Benefits are paid as a lump-sum payment for the following specified diseases when the covered person is diagnosed:

100% of face amount per covered person

- Heart Attack (Myocardial Infarction)
- Stroke
- Major Organ Failure
- End Stage Renal (Kidney) Failure

25% of face amount per covered person

- Coronary Artery Disease
- Carcinoma in Situ (if selected by Employee)

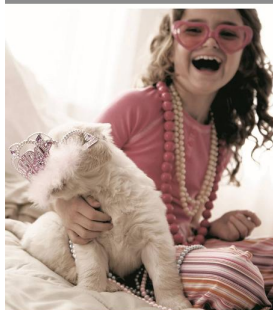
The Maximum Benefit Amount for the policy is 100% of the face amount for each covered person.

Whole Life Insurance

Whole Life Insurance

What can Life Insurance do for you?

Colonial Voluntary Benefits™
The benefits of good hard work.™



Endowment at Age 100 Life Insurance

You can't predict your family's future, but you can be prepared for it.

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with endowment life insurance.

What is endowment life insurance?

Endowment life insurance can help provide protection for you and those who depend on you. You won't have to worry about becoming uninsurable later in life, and your premiums won't increase as you get older.


With endowment life insurance, you receive a guaranteed death benefit as long as premiums are paid, which can help with funeral costs and other immediate expenses. Also, throughout the life of the policy, you can access its cash value through a policy loan, and use the money for emergencies. The loan should be repaid to protect the policy's value.

What are the advantages?

- Your premiums will never increase because of changes in your health or age.
- You can take the policy with you even if you change jobs or retire, with no increase in premium.
- A guaranteed purchase option means you can purchase additional endowment life coverage — without having to answer health questions — at three different points in the future.
- With the accelerated death benefit, you can request an advance up to 75 percent of your policy's death benefit if you are diagnosed with a terminal illness.
- An immediate \$3,000 claim payment can help your designated beneficiary pay for funeral costs or other expenses.

ENDOWMENT AT AGE 100




**30% of Americans
(70 million) know they
need more life insurance.**
(LHMA, Facts About Life (2014))



**Your cost will vary based on the
level of coverage you select.**

Talk with your benefits counselor
for information about what level of
coverage would work best for you.

Benefits Worksheet

For use with your benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

☐ **YOU** \$ _____
FACE AMOUNT

Select the option:

- ☐ Paid-Up at Age 65
- ☐ Paid-Up at Age 95

☐ **SPOUSE** \$ _____
FACE AMOUNT

Select the option:

- ☐ Paid-Up at Age 65
- ☐ Paid-Up at Age 95

Select any optional riders:

☐ **Spouse Term Life Rider**
\$ _____ face amount
for _____-year term period

☐ **Children's Term Life Rider**
\$ _____ face amount

☐ **Waiver of Premium in Event of
Total Disability Rider**

**To learn more,
talk with your Paul Revere
benefits counselor.**

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Product options

Paid-Up at Age 65 or Paid-Up at Age 95

These two plan design options allow you to select when your policy will be paid up, which is when you will have no more premiums to pay. You can choose to have your policy paid up when you reach age 65 or 95.

Accelerated Death Benefit

If you are diagnosed with a terminal illness, you can request up to 75 percent of the policy's death benefit, up to \$150,000.

Guaranteed Purchase Option

If you are age 55 or younger when you purchase the policy, you have the option to purchase additional endowment life coverage — without having to answer health questions — at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

\$3,000 Immediate Claim Payment

This payment can help meet immediate needs, such as funeral costs, by providing an initial death benefit payment of \$3,000 to the designated beneficiary.

Additional coverage options

Spouse Endowment Life Policy

This policy offers a guaranteed death benefit, guaranteed level premiums and guaranteed cash value accumulation — whether or not you buy a policy on yourself.

Spouse Term Life Rider

You can purchase term life coverage for your spouse, with a maximum death benefit of up to \$50,000. Ten-year and 20-year coverage periods are available, based on the policy you select. You can choose to convert this coverage to a cash value policy within certain time periods later on — without having to answer health questions.

Dependent Coverage

You may purchase up to \$10,000 in term life coverage for each of your eligible dependent children and pay one premium. You can later convert this coverage to a cash value life insurance policy — without having to answer health questions — upon your 70th birthday or the child's 25th birthday, whichever comes first. You can add this additional coverage to either the primary or the spouse policy, but not both.

Waiver of Premium in Event of Total Disability Rider

Your premiums on the endowment life policy and any riders attached to it will be waived if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period (the amount of time until benefits are payable). You must resume premium payments once you are no longer disabled.

EXCLUSIONS AND LIMITATIONS

If the insured commits suicide within two years from the coverage effective date or the date of reinstatement, whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premiums paid, minus any loans and loan interest to you. For costs and complete details of the coverage, call or write your benefits counselor or the company.

This brochure is applicable to policy forms WL-GPO-65-NY, WL-NGPO-65-NY, WL-GPO-95-NY, WL-NGPO-95-NY and rider forms R-WL-CTR-NY, R-WL-STR-10-NY, R-WL-STR-20-NY, R-WL-WDP-NY.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA.

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Whole Life Insurance

What can Life Insurance do for you?

Paul Revere's Endowment at Age 100 is an individually owned life insurance plan with guaranteed level premiums, guaranteed cash values and a guaranteed death benefit. Coverage is guaranteed for the life of the policy (to age 100), provided premiums are paid when due.

Coverage is available to employee and spouse.

Whole Life Insurance

What can Life Insurance do for you?

Features

- Individual endowment life insurance plan that provides cash value protection with guarantees to individuals in the payroll deduction market.
- Guaranteed level premiums, cash value and death benefit.
- Tax-free benefits are paid to the beneficiary, regardless of other life insurance and Social Security.
- Family coverage available through a separate spouse policy or term rider for the spouse and a term rider for the dependent children.
- \$3,000 immediate claims payment provides immediate funds to the designated beneficiary.
- Automatic Premium Loan for non-payment of premiums available
- No minimum loan amount required
- Portable Coverage – Insured can keep this policy if you change jobs or retire!

All policies are payroll deducted and portable. If you leave HVCU you can take these policies with you and the price never changes. These are individual policies being offered at group rates. If you would like more information and rates please contact:

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845-505-8452

or

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