

# **FREQUENTLY ASKED QUESTIONS**

## **Where should I send my payment?**

**Before May 1, 2020...**Please send your payments to:  
Colonial Life Insurance Company of Texas  
P.O. Box 2988  
Ft. Worth, TX 76113

**After May 1, 2020...**Please send your payments to:  
Unified Life Insurance Company  
P.O. Box 25915  
Overland Park, KS 66225-5326

## **Where do I send my claims?**

**Before May 1, 2020...**Please continue to send your claims to Colonial Life.

**After May 1, 2020...**Please send all claims to:  
Unified Life Insurance Company  
P. O. Box 25326  
Overland Park, KS 66225-5326

## **Will my benefits change?**

There will be no changes to your benefits or coverage with this change.

## **Where am I getting my bill from?**

**Before May 1, 2020...**You will receive your bill from Colonial Life Insurance Company of Texas in Ft. Worth, TX. This would be through May 1, 2020.

**After May 1, 2020...** You will receive your bill from Unified Life Insurance Company in Overland Park, Kansas.

## **Why is the address changing?/ Is this still Colonial Life?**

Your policy has been assumed by Unified Life Insurance Company. Unified insures over 200,000 individuals from coast to coast from our home office in suburban Kansas City. You will have available to you the same accessibility and courteous, caring service that has been available to you in the past.

## **What is happening on May 1, 2020?**

Your policy will be assumed as of October 1, 2019.

## **What is an Assumption?**

When a policy is assumed it has been transferred to another company. Your policy was transferred from Colonial Life Insurance Company to Unified Life insurance Company as of October 1, 2019. All of the policy terms and benefits remain the same as before, but Unified Life is now your insurer.

## **Why are they changing offices for my policy?/ Why is another company involved?**

Your policy was assumed by Unified Life Insurance Company effective October 1, 2019. Unified insures over 200,000 individuals from coast to coast from our home office in suburban Kansas City. You will have available to you the same accessibility and courteous, caring service that has been available to you in the past.

## **Who is Unified Life?**

Unified Life Insurance Company insures over 200,000 individuals from coast to coast from our home office in suburban Kansas City. The staff of Unified Life has been providing service and protection to life and health policyholders since 1986 and we are pleased and proud to be able to serve you. We specialize in administering health insurance business similar to your policy.

## **What is your AM Best Rating?**

Our AM Best rating is B++ which is considered to be a "Good" rating by AM Best.



P.O Box 25915  
Overland Park, KS 66225-5326

**April 21<sup>st</sup>, 2020**

Jane Doe  
1234 Main Street  
Any Town, USA 123456

Dear Jane Doe:

Welcome to Unified Life! Effective October 1, 2019, your policy with Colonial Life was assumed by Unified Life Insurance Company.

The staff of Unified Life Insurance Company has been providing service and protection to life and health policyholders since 1986 and we are pleased and proud to be able to serve you. Over the years, the Company has experienced steady and substantial growth. Reflective of this sound operating and growth strategy is the B++ (Good) rating accorded to us by A.M. Best, the recognized rating agency for insurance companies.

You will have available to you the same accessibility and courteous, caring service that has been available to you in the past.

**Your Assumption Certificate is enclosed; this should be kept with your policy. That is the only thing that will change with respect to your policy. All provisions and terms of the policy remain unchanged.**

We have enclosed a Policyholder Information Sheet that you may find useful should you have questions or concerns. We have also included an FAQ. You may also wish to visit our website at [UnifiedLife.com](http://UnifiedLife.com).

We look forward to a long and satisfying relationship providing services that you expect and deserve.

Again, WELCOME!

Sincerely,

A handwritten signature in black ink that reads "William Murray Buchanan".

William Murray Buchanan  
Chairman of the Board