



Paula Lee was living
her best life...

...when the diagnosis came

She was 38, active in her community and married with a 5-year-old son. She'd spent 13 years in her dream job — treating patients for chronic and acute illnesses as a nurse practitioner at a primary care clinic in her Tennessee hometown of Pleasant View, near Nashville.

With a young son and a self-employed husband — not to mention the medical conditions she saw every day at work — Paula knew insurance coverage was important. Her employer offered benefits beyond medical coverage, which Paula was interested in, but she was “clueless” about the specifics or what she might need. So when a Colonial Life benefits counselor came to her office in 2014, Paula scheduled time for a one-to-one meeting.

When Paula was choosing her [voluntary benefits](#) at work, she was unable to purchase a cancer policy because she previously had melanoma. Her benefits counselor, Cathy Lerman, explained all the protections available through multiple insurance products.

“We have such a short amount of time to build a lasting relationship and let the employee know we care, so we must focus on them very quickly and listen to their individual situations,” Cathy said.



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CATHY LERMAN

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After getting to know Paula, learning about her medical history and understanding her need for financial security should she ever find herself sick again, Cathy recommended accident and hospital confinement policies, as well as a policy that would provide reimbursement for wellness tests.

“I wanted to understand the policies better and choose the ones that would be most beneficial to my family and me,” Paula said. “Cathy is very dependable, knowledgeable, compassionate and accessible. She goes out of her way to help find answers and help me get the most out of my policies.”

Paula had no idea just how soon she’d need that help. It was only two months later, during a 10-day vacation that included a cruise to the Bahamas with her family, when she realized something wasn’t right.

“I was sitting on the beach and noticed multiple bruises on my legs and told my husband something was wrong,” Paula said.

Back home, Paula visited her local emergency room and was diagnosed with acute myeloid leukemia (AML). For the next 30 days, she received inpatient chemotherapy treatments. That was followed by seven months of weekly inpatient chemotherapy treatments until the cancer went into remission.

But just a year later, in June 2015, the AML returned. Her doctors determined a stem cell transplant was the only treatment option. Paula received the transplant from a donor that September and, nearly four years later, the cancer remains in remission — although Paula is unable to work and is now a single mother.

“With my parents by my side, my son as my inspiration, and the total Grace of God, I remain in remission,” she said. “I have an amazing and supportive community full of prayer warriors. And thankfully, I had Colonial Life to ease the stress and financial burden.”

The policies Cathy had recommended during that one-on-one counseling session helped pay for Paula’s inpatient hospital stays, numerous surgical procedures and even daily living expenses.

“Colonial Life has helped pay my mortgage and my utility bills, and I’ve been able keep my son in private school so he can remain with his friends and school family,” Paula said. “Although I no longer have my nurse practitioner salary and husband to contribute to our household income, I’m thankful for the payments I’ve received from my Colonial Life benefits. I’ve been able to maintain a comfortable lifestyle for my son and me. We are so blessed.”

Even though it’s been five years since Paula met Cathy, the two have remained close.

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Paula says she knows she can call Cathy with questions — even ones that seem “silly” or “ridiculous.” A meeting that started as a conversation between two strangers, a benefits counselor and a dedicated nurse and mother, became a lasting relationship. Cathy listened, empathized and understood Paula’s needs.

“I can never say enough positive things about Cathy and Colonial Life for helping me,” Paula said. “We never know what struggles or obstacles lie before us, but we can prepare for the worst while we hope and pray for the best.”

The feeling is certainly mutual.

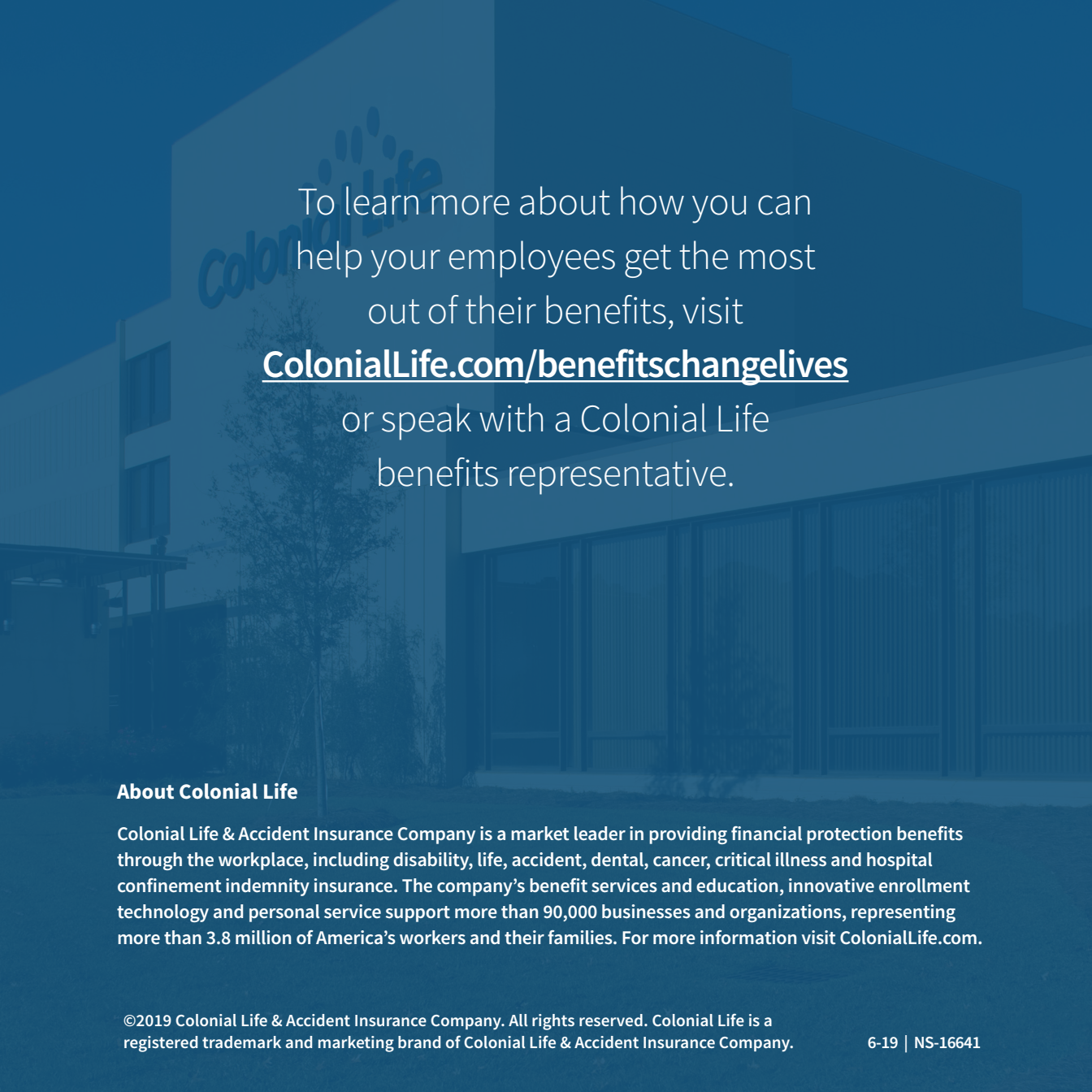
“She is a very incredible person and I admire her beyond words. She and her family are heroes,” Cathy said. “I just happened to be the one who had the privilege of speaking with her and guiding her to understand the choices she had available to her. I am honored to call her my ‘friend’.”



The power of 1-to-1 counseling

The more your employees know about their benefits, the more they can get out of their benefits.

Individual counseling sessions empower your employees to make informed decisions, providing them with a deeper understanding of their needs and the protections available to them. As your employees' lives change over time, our counselors stay with them year after year to ensure they have coverage that makes sense today and sets them up for success tomorrow.

A blue-tinted photograph of a modern Colonial Life building with large glass windows and a tree in the foreground. The Colonial Life logo is visible on the building's facade.

To learn more about how you can
help your employees get the most
out of their benefits, visit
ColonialLife.com/benefitschangelives
or speak with a Colonial Life
benefits representative.

About Colonial Life

Colonial Life & Accident Insurance Company is a market leader in providing financial protection benefits through the workplace, including disability, life, accident, dental, cancer, critical illness and hospital confinement indemnity insurance. The company's benefit services and education, innovative enrollment technology and personal service support more than 90,000 businesses and organizations, representing more than 3.8 million of America's workers and their families. For more information visit ColonialLife.com.