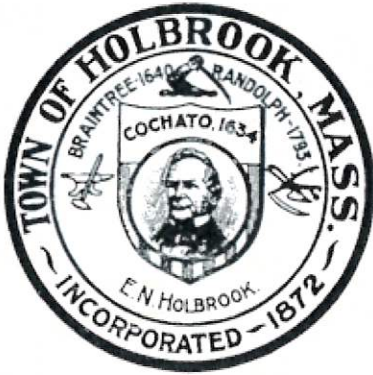


Voluntary Benefit offering for Town of Holbrook employees!

Colonial Life
The benefits of good hard work.™



We are asking that each benefit eligible employee meet with a benefits advisor to make a fully educated decision on these valuable benefits.

When you speak with an advisor, you will receive your **FREE WellCard Membership!**

Enrollment Information

Please scan here to learn more or schedule an appointment with a benefit counselor for more information



The following voluntary benefits will be offered during the enrollment:

Short Term Disability Insurance helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace up a percentage of your income if you are unable to work due to accidental injury, sickness, or surgery.

Accidental Insurance - Accidents are usually followed by a series of out of pocket costs, such as copays, deductibles, and other non-medical related expenses. If you or a covered family member suffer any kind of accidental injury (on or off job injuries, car accident, slip and fall, sports-related injury, etc.), Colonial pays cash benefits to you to help minimize the financial disruption. Benefits are payable for items such as ER visits, fractures, dislocations, hospitalization, & follow-up care. Benefits are paid directly to you, regardless of any other coverage they may have.

Critical Illness & Cancer Insurance - helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer that most medical plans may not cover. Also provides benefits for specified cancer screening tests. Lump sum payout upon diagnosis of any of the covered illnesses, including heart attack, stroke, and kidney failure.

Life Insurance - Colonial provides personal life insurance at a discounted rate to you, your spouse, and/or children. Purchase personal coverage with Colonial that is yours to keep, at the SAME cost, even if you change jobs or retire. There are several plan options to select from, to meet your needs and fit your budget.

Complimentary benefit provided to you when you speak with a benefit advisor!



FREE WellCard - provides discounts on health and wellness services. It could save you money on doctor office visits, prescription drugs and more. Visit www.WellCardSavings.com for more information

Important features of Colonial Life's coverage:

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.
Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.