Attention All Town of Chelmsford Employees!

Get the most out of your job! Know how your benefits work!

- Plans are easy to qualify for and have competitive rates through the Town
- You will enjoy the convenience of premium payment through payroll deduction.
- You will have the ability to take your coverage with you if you change jobs or when you retire.

The following insurance plans are offered to you from Colonial:

**Short Term Disability Insurance** — Helps replace your income to make ends meet if you are disabled due to a covered accident or covered sickness. This protection helps you continue to pay the bills. Pre & post-partum Maternity Benefit are included! #1 in importance is to protect your income. Benefits pay on top of workers comp, sick, and vacation time.

**Medical Bridge Insurance** — Pays you $500 if you are hospitalized for any reason and $100 or $200 per day thereafter for up to 75 days per illness or accident. You can use this money to pay your health insurance deductible, co-payments or anything else! Maternity benefit included.

**Life Insurance** — Permanent and term plans enables you to tailor coverage for your individual needs and helps provide financial security for your family members. Everyone needs to own a personal life insurance policy. Whole life plan does not have health questions in some instances.

**Cancer Insurance** — helps offset the out-of-pocket medical and nonmedical expenses related to cancer that most medical plans may not cover. This coverage also provides $125 back to you annually for having specified cancer-screening tests.

**Critical Illness Insurance** — Pays $5,000 - $75,000 (you select the amount) payment in the event of a heart attack, stroke, major organ transplant, end stage renal failure, (dialysis), coma, blindness or paralysis.

**Accident Insurance** — 24 hour protection. Pays benefits to help offset co-pays and deductibles in the event of an accident. Benefits for ER visits, broken bones, dislocations, cuts and burns. Includes benefits for follow up DR visits, hospitalization, physical therapy and more. Protection is for on and off job injuries. Available to spouses and children too.

Please contact Scott or Christine, Benefit Specialists at Colonial Insurance for details and applications. Call 1-978-456-7717 ext. 86 or scott.curtis@coloniallife.com

More Info ➔
Why Colonial?

**Short Term Disability**
- The #1 reason families will lose their homes is due to a disability. Average rates are $10/week!
- 24 Hour protection! On and off job coverage available. Covers almost any accidents & sicknesses!
- Benefits paid are on top of any sick time, and workers comp/111F payments!
- If you are a new employee or if your spouse needs PayCheck Protection, this is very important.
- If you are female and planning on having a baby in the coming months/years, Pre & Post-Partum maternity benefits are included at no extra cost. Call for info!

**Why Life Insurance?**
- Relying on group term life insurance for all your life insurance needs may be a mistake. Everyone needs to own a policy/policies personally that protect you before AND after you retire!
- Universal Life’s cash value is currently receiving 5.0% interest & can help you supplement retirement savings.
- Colonial provides 10, 20 & 30 year Term Life plans to protect things such as your mortgage, your children’s ability to attend college and other ongoing expenses in the event you are not here.
- Colonial Whole Life plan is VERY easy to qualify. Colonial provides policies for spouse and children also.

**Why Medical Bridge Protection?** Easy... how would you like to have fewer worries about deductibles when you go to the hospital? Medical Bridge pays $500 when checking into the hospital and $100 or $200 per additional day you are hospitalized (up to 75 total days). This inexpensive plan helps offset the out-of-pocket expenses when you or a member of your family is hospitalized. The plan pays in addition to the disability maternity payment. Average rates are $4/week. A great value.

**Why Cancer Expense?**
- Helps offset the high cost of cancer. According to the American Cancer Society, 62% of the cost of cancer is not covered by health insurance. This includes lost income (often for two people), home health care, transportation, co-pays, deductibles, coinsurance amounts, and more.
- Annually, you are paid back $125 for each person covered on the policy having a cancer screening (Pap smear, mammography, PSA blood test, colonoscopy, etc.). This reimburses you approximately 1/3 of your premium!
- Inexpensive: Per week: $7.72 for an individual, $8.58 for a single parent family and $12.72 for an employee, spouse and children (if any). Keep in mind the $125 annually paid to each insured will help to reduce the cost.

**Why Critical Illness?** If you have a history of heart, stroke or diabetes issues in your family, this could be a financial life-saver. Amounts available are $5,000-$75,000. $50 returned to you annually for having a cholesterol or triglyceride screening.

**Why Accident Insurance?**
- Accidents always cost out of pocket money. Great for those active or accident prone individuals.
- Pays benefits anytime you set foot in a doctor’s office or emergency room following an accident. Call for info.
- Inexpensive and great benefits. The cost per week is: Individual: $4.38, One Parent Family: $7.04, Two Parent Family: $8.58 and Employee and Spouse: $5.92 everyone working qualifies.

Typically it is easy to qualify for Colonial Life plans. Spouses and children are eligible. You own the Colonial policies in which you enroll. This means when you retire or resign you can keep your protection at the same cost and amount of protection. All premiums are payroll-deducted for your convenience.

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