All Town of Bridgewater Employees



Currently No Health Questions for Life Insurance!

Available to all benefit eligible Town of Bridgewater Employees

Please call to apply, get rates, ask questions, or schedule an appointment.

1-800-833-3429

scott.curtis@colonialLifesales.com

Short Term Disability Insurance- Provides a monthly benefit to help you (or a spouse) cover expenses if you are unable to work due to a covered accident or sickness. **24 hour protection** Pays on top of sick time and workers comp! **Maternity benefits included!** Please contact us for rates and options.

Accident Insurance-EVERYONE QUALIFIES* Helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. 24 hour protection for on and off job injuries. \$4.38/week individual, \$8.58/week for family. Other options available.

Cancer and Critical Illness Insurance— Pays \$5K-\$75,000 (you select the amount) in the event of a Heart Attack, Stroke, Cancer, Major organ transplant, End stage kidney failure (dialysis), Coma, Blindness or Paralysis. *Benefits for 2nd diagnosis too! Family coverage & locked in rates/benefits for life. Please contact us for rates an options.

Medical Bridge Insurance—Helps offset unexpected medical expenses, such as deductibles and co-payments, that can result from a hospital admission and confinement. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days. Maternity benefits too! Rates average \$3-\$6 per week.

Life Insurance-Currently No Health Questions for Whole Life Insurance Call before January 1st! Individually owned and portable at locked in rates. Two plan options that provide lifetime coverage, build cash savings, and never increase in cost. Spouse and child coverage available. Call for rates*

Existing Policy
Holders: To file a <u>claim</u>
please call
1-800-325-4368.

* Important features of Colonial Life's coverage:

- Plans are payroll deducted and benefits are paid directly to you.
- You can continue coverage with no increase in premium when you retire or change jobs. Plans are portable.
- 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.