

# Voluntary Benefits NOVEMBER 2021



## The following voluntary benefits are offered by Colonial Life:

It is important that each benefit eligible employee meet briefly with a Benefits Advisor to make an educated decision. The Colonial Representative will be visiting locations throughout the month of November.

Please click the on the links to the right to watch a short video on each available plan.

**Accident Insurance** helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

**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 benefits for specified cancer-screening tests

**Specified Disease Insurance** complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy

**Whole Life Insurance** offers a predictable way to provide peace of mind for you and your family. It can help protect your loved ones during high-need years. Flexible premium payments and coverage amounts. Tax free benefits.

### Colonial Representatives

Patrick Rohan  
845-505-8452

**For claims or billing issues:**

Kerry Parsons  
888-623-6236 ext. 826

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### Important features of Colonial Life's coverage:

- Benefits are paid directly to you.
- With most plans you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of other company plans.
- Most plans offer coverage for your spouse and children.