

# Attention Yuma County Employees

## Take Advantage of What Colonial Life Has to Offer



A Colonial Life benefits counselor will explain how these benefits can help protect you and your family. Your insurance needs can be reviewed in just a few minutes. With Colonial Life, you can select benefits that meet your individual needs and help provide protection.

### With most of our insurance plans:

- Benefits are paid directly to you, unless you specify otherwise.
- You can continue coverage with no increase in premium when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies.
- Coverage is available for your spouse and dependent children.

ColonialLife.com

## Have we got news for you!

As a Yuma County employee, you have the opportunity to apply for personal insurance products through Colonial Life & Accident Insurance Company. These benefits can enhance your current benefits portfolio and can be customized to fit your individual needs.

*Coverage is available for you and your family. You will enjoy the convenience of premium payment through payroll deductions.*

### The following insurance plans will be offered during your enrollment:

**Disability insurance** replaces a portion of your income if a covered accident or sickness prevents you from earning a paycheck. This insurance can provide a monthly benefit to help cover any ongoing expenses, including necessities like food and housing.

*Guaranteed issue available at your initial eligibility enrollment.*

**Life insurance** helps provide financial security for family members. Colonial Life's term and whole life Insurance plans allow you to tailor your protection to help meet your individual needs, when you need it.

**Critical illness insurance\*** supplements 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, such as a heart attack (myocardial infarction), end-stage renal (kidney) failure, stroke or major organ failure.

*\*May also be referred to as specified disease insurance or specified critical illness insurance.*

**Cancer insurance** helps offset cancer diagnosis and treatment expenses that medical insurance doesn't cover. This coverage also provides a benefit for specified cancer-screening tests.

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

### For more information please contact:

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Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your benefits counselor for complete details.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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