## **REGIONAL SCHOOL DISTRICT 13**

## Take Advantage of What Colonial Life Has to Offer!

Have we got news for you! As an employee of Regional School District 13, you have the opportunity to apply for personal insurance products! These benefits can enhance your current benefits portfolio and can be customized to fit your individual needs. Also:

- o Coverages are available for you and your family, with most products.
- You will enjoy the convenience of premium payment through payroll deduction.
- You will have the ability to take most coverages with you if you change jobs or retire.

The following insurance plans will be offered during your enrollment:

**Disability Insurance** – replaces a portion of your income to help make ends meet if you are totally disabled due to a covered accident or covered sickness. This coverage helps you to maintain your lifestyle. **Now includes Psychiatric and Psychological Benefit available on new policies!** 

**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.

**Critical Illness Insurance** – complements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness.

**Hospital Confinement Indemnity Insurance** – provides a lump-sum benefit for covered hospital confinement to help offset the gaps caused by co-payments and deductibles in most major medical plans.

Don't miss your chance to learn more about this exciting opportunity!!

Maria Corrao 860.857.1942

Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits representative. Policies or provisions may vary or be unavailable in some states.

Colonial Life

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Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.



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