

# Voluntary Benefit Offering for Town of Nantucket employees!



*Don't forget*

We ask that all employees speak  
with a Colonial Life benefit counselor  
to make an educated decision.  
Each employee that speaks with a  
counselor will receive their  
**FREE WellCard membership!**

## Enrollment Information

### Zoom Group Meetings:

May 6th @ 3pm  
May 21st @ 11am

**Please call (888-235-4780)  
to learn more and complete  
enrollment with a benefits advisor!**

**Enrollment is open from May 6th - May 28th, coverage  
effective June 1st.**

*\*\*Call Center is available Monday - Friday from 9am-5pm EST. If you  
are unable to reach a live agent please leave a message and your call  
will be returned within (1) business day.*

### The following voluntary benefits will be offered during the enrollment:

**Disability Insurance:** If you are unable to work due to a covered disability, such as an accident, illness, or maternity leave, this policy will provide you with a source of income while you are not earning a paycheck. Employees can customize a plan to protect a percentage of their paycheck.

**Critical Illness & Cancer Insurance:** provides you and your family additional financial protection and security during the lengthy, expensive recovery period of a serious illness. This policy provides a lump-sum tax-free cash benefit upon diagnosis to help cover out-of-pocket expenses. Several major illnesses are covered: Cancer, Heart Attack, Stroke, Organ or Kidney Failure, Paralysis, Blindness, Coma, etc.

**Accidental Insurance:** helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. Benefits are paid directly to you, regardless of any other coverage they may have.

**Life Insurance:** Colonial provides personal life insurance at a discounted rate to you, your spouse, and/or children. Purchase personal coverage with Colonial that is yours to keep, at the SAME cost, even if you change jobs or retire. There are several plan options to select from, to meet your needs and fit your budget.

### Complimentary benefit provided to you when you speak with a benefit counselor:

**FREE WellCard Membership** - provides discounts on health and wellness services, and even movie tickets and theme parks! It could save you money on doctor office visits, prescription drugs and more. Visit [www.WellCardSavings.com](http://www.WellCardSavings.com) for more information!

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

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.