

Benefit Acknowledgment Form



We have partnered with Colonial Life to offer you and your family the opportunity to participate in some very valuable, personal insurance options. These benefits provide an affordable way to strengthen your family's financial security. Benefits are paid for through the convenience of payroll deduction, and are yours to keep at the same cost if you change jobs or retire. In addition, there are complimentary benefits that all employees can participate in AT NO COST.

Town of Nantucket Employee Information

Name _____

Phone Number _____

Best Time to reach _____

Email _____

Please find a brief summary of each benefit offered and indicate your interest in learning more.

PLEASE RETURN THIS FORM to Colonial by Fax (401-537-9151) or Email

(sage.stebbins@coloniallifesales.com).

If you prefer, you may also call Colonial Life directly at **888-235-4780** for further information.

- FREE WELLCARD Discount membership** - for all employees, providing up to 60% on Dental, Vision, Pharmacy, Gym Memberships, and more! Visit www.wellcardsavings.com for more information!
- DISABILITY Insurance** - If you were not able to work, due to maternity leave, illness or injury, how would you get by without a paycheck? This policy will protect your income, tax free, while you are out of work due to a covered disability. Customize a plan to fit your budget and meet your financial needs.
- LIFE Insurance** - Having enough Life Insurance protection for you, your spouse, and children is an important part of every family's financial wellbeing. Depending on your life stage- a recent graduate with a pile of school loans, single or married, buying a home, have dependent children, getting ready for retirement, etc. - everyone's needs are different. Colonial Life offers coverage options and guidance on how much to have, and which coverage is best for you and your family. Choose from Term or Whole Life Insurance. Guaranteed coverage is available for ALL employees.
- ACCIDENT Insurance** - Accidents are usually followed by a series of out of pocket costs, such as copays, deductibles, and other non-medical related expenses. If you or a covered family member suffers any kind of accidental injury (on or off job injuries, car accident, slip and fall, sports-related injury, etc.), Colonial pays cash benefits to you to help minimize the financial disruption. A schedule of benefits is payable for items such as ER visits, fractures, dislocations, hospitalization, & follow-up care. Benefits are paid directly to you, regardless of any other coverage they may have.
- CANCER & CRITICAL ILLNESS Insurance** - If you or a family member were diagnosed with a serious illness (Cancer, Heart Attack/Stroke, etc.), aside from covered medical expenses- there are a lot of out of pocket costs that can come along unexpectedly. Having critical illness protection provides a financial safety net, so that you are not struggling to cover related expenses or forced to tap into your savings. Critical Illness Insurance pays a tax-free lump sum benefit (\$10,000-\$50,000) upon diagnosis of a covered illness, which you can use however you see fit.
