



City of Peabody

OPEN ENROLLMENT HAPPENING NOW

Membership Benefits Group, in conjunction Colonial Life, would like to take this opportunity to inform you of the **open enrollment for voluntary insurance** plans. These benefits ensure your family and your paycheck are protected. The short-term disability benefit that will **pay over and above, sick time, vacation time, and workers compensation.**

[CLICK HERE TO VIEW RATES AND START AN ENROLLMENT INFORMATION FORM](#)

COLONIAL LIFE - Short Term Disability (No Medical Questions)

- ❖ Protects your income due to maternity leave, accidents, surgery, and sickness
- ❖ Collect 60% of income tax free - maximum benefit of \$4,000 per month
- ❖ Pays over and above PFML, sick time, Benefit Time, or workers compensation
- ❖ Covers you on-and-off the job (pays 50% of benefit if collecting workers comp)
- ❖ Plan is completely portable and can go with you if you leave current employment
- ❖ Pre-existing conditions apply for the first 12 months of coverage

COLONIAL LIFE - Hospital Indemnity (No Medical Questions)

- ❖ Provides cash benefits direct to the policyowner for hospitalizations
- ❖ Pays \$500 for hospital admission, \$100 per subsequent day hospitalized

COLONIAL LIFE Accident Coverage (No Medical Questions)

- ❖ Provides cash benefits direct to the policyowner for accidents or injuries
- ❖ Coverage includes payouts for: ER visits, x-ray, ambulance, fractures, stitches, concussion, dislocations, burns, physical therapy, accidental death and more

COLONIAL LIFE - Critical Illness Insurance

- ❖ Provides a tax-free lump sum benefit upon diagnosis or a covered critical illness
- ❖ Covered conditions: cancer, heart attack, stroke, stent, renal failure, organ failure, coma, blindness and coronary artery bypass surgery

COLONIAL LIFE - Whole Life Insurance (No Medical Questions)

- ❖ Individual whole life insurance policy with fixed cost and coverage
- ❖ Plan is completely portable and can go with you if you leave current employment
- ❖ Provides lifetime coverage that builds cash value

It is important to understand that **these rates and advantages are available to you only during this Open Enrollment**, ensure you receive enough information to make an informed decision.

Contact:

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Click Here to Schedule an Appointment:

