

Colonial Supplemental Insurance Benefits

for Fayette County Employees and Family

Just remember that it is a crazy, unpredictable world out there. You can not pick when or where an illness or accident will strike. However, you can choose to protect yourself and your family from financial losses when they do. With **Colonial Supplemental Insurance**, you can choose benefits that meet your individual needs and provide protection ... *for what happens next.*

As a benefit eligible **Fayette County Employee**, you have a choice of these portable **Colonial** insurance coverages that are designed to work together with your other employee benefits and help guard against financial hardships.

Medical Bridge – *As major medical plans move toward larger deductibles and higher co-payments, you may be left with more gaps to fill.*

Benefits are paid directly to you for Hospital Confinement, Outpatient Surgical Procedure, including a \$50 wellness screening benefit as well as Rehabilitation after a period of Hospital Confinement. Rates are based on age and benefit selected, starting at \$11.03 per pay period for ages 17-49.

Rates shown are illustrative only and are subject to change without notice

Accident Care Plan, On & Off job Coverage - Helps offset the unexpected medical expenses such as emergency room fees, deductibles, and co-payments that can result from a fracture, dislocation, or other accidental injury. Your deduction per **pay period is \$8.54 for employee; \$11.42 includes spouse, \$13.72 one-parent with children, or \$16.62 for family.**

Cancer Insurance – *Protect yourself and your family, so you can focus on getting well and not the bills!* Benefits include a \$5,000 lump-sum payment for initial diagnosis of internal cancer. Travel expenses benefit, treatment of skin cancer, radiation & chemotherapy, experimental treatments and **\$75.00** annual wellness-screening benefit. The **bi-weekly payroll deduction** is ... **\$13.90 for Employee, \$15.46 for One-Parent Family, or \$23.08 for Two-Parent Family.**

Critical Illness Coverage - Helps offset the unexpected medical expenses of illnesses such as heart attack or stroke. Benefit can pay \$5,000 - 30,000 for employee only and \$5,000 to \$15,000 for spouse coverage. Also includes a \$50 health screening rider. Rates are based on age and benefit amount, and smoker status.

Life Insurance – *A death can create financial uncertainty. Make sure your family's future is protected.* Colonial's Universal Life, or our **NEW 10, 20, or 30-year level term life insurance plans** can provide financial security for your family if the unexpected happens. You can purchase coverage starting at **\$6.00 bi-weekly** for yourself or your spouse depending on age, health, tobacco use, and amount desired. A juvenile universal life policy for your school age children is also available.