

HOWARD COUNTY GOVERNMENT

Take Advantage of What Colonial Life Has to Offer!

Have we got news for you! As an employee of **HOWARD COUNTY**, 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:

- Coverage's 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 coverage's with you if you change jobs or retire.

The following insurance plans will be offered during your enrollment:

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.

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.

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

Life Insurance – enables you to tailor coverage for your individual needs and helps provide financial security for your family members. Universal Life with Long Term Care Rider, Whole Life, 10, 20 and 30 term.

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

John Durbin
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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
1200 Colonial Life Boulevard, Columbia, South Carolina 29210
coloniallife.com

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

Colonial Life
Making benefits count.

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