



Voluntary benefits for 2025



Medical Bridge

- Helps pay for your inpatient hospital deductible
- Will pay \$500 or \$1000 for each family member per one hospitalization per year
- Pays \$250 for diagnostic testing and pays \$1,500 for outpatient surgery per calendar year per family member
- Emergency room benefit of \$150 per calendar year per family member

Critical Illness

- Helps maintain financial security during the lengthy, expensive recovery period of a critical illness
- Provides a lump sum benefit to help with the out-of-pocket expenses (employee amounts range from \$10,000 to \$50,000). **Premiums never increase!**
- **Subsequent Diagnosis-** a covered person received a benefit and is later diagnosed with a **different or same condition** this plan will pay 25% of face amount up to maximum benefit amount payable
- **Includes \$50 wellness/health screening benefit once per year per covered illness**

Disability Insurance

- Helps you pay everyday living expenses and out-of-pocket expenses due to loss of income
- Provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered disability
- Variety of plan options available which includes maternity leave (6 and 12 month benefit periods)
- **Colonial Life disability pays in addition to your sick days**

Cancer Insurance

- Help pay out-of-pocket expenses not covered by health insurance plans
- Includes initial diagnosis benefit of \$5,000, treatment, inpatient care, transportation, lodging, experimental treatment, and much more
- **Pays \$100 wellness benefit once per year per covered insured**

Accident Insurance

- Helps pay unexpected medical expenses from broken bones, lacerations and many other injuries
- Helps pay major medical deductibles and copayments if you're confined to a hospital from a covered accident
- **Pays \$50 wellness benefit once per year per covered insured**

Life Insurance

- Annual opportunity to obtain additional life insurance above and beyond the county's group plan. This can be taken with you when you retire or change jobs. Keep in mind – your county provided life insurance will stay behind when you retire.
- **Whole Life is offered at a Guaranteed Issued basis regardless of past or current health issues**
- **Term Life offers coverage for 10, 20, or 30 years depending on the option picked**

*Premiums will vary based on employee preferences

Please watch for Colonial Life reps to visit your work location.

For more information, please contact:

Alex Pihakis 724-575-0839 or alex.pihakis@coloniallifesales.com

All COVID-19 related office visits, illnesses, and treatments will be covered under all colonial products as normal

PLEASE NOTE: All Colonial Life benefits are independent and in addition to your County provided group benefits.