



## I.U.O.E. Local 25 Your union is making Colonial benefits available to you! 2024 Enrollment begins June 18<sup>th</sup>

All active members will be receiving a text message on their cell from a licensed agent during this time to be offered Colonial Accident, Short Term Disability, Hospital, and Critical Illness and Life Insurance.

You Asked, We Listened! <u>NEW Disability Rider for On-the-Job Injuries.</u> Since many of you do not receive Worker's Comp. benefits, this is a way to collect a weekly income if you are hurt at work+ NEW GUARANTEED ISSUE WHOLE LIFE with no health questions

Be sure to check your text messages and do not miss your chance to enroll!

Even though you are covered by health insurance, which pays some of your doctor and hospital charges, you should know that even the best medical coverage will not help you pay your own bills when you are sick or injured. Ask yourself how you would manage if something happened to you, or a family member and you were without your paycheck.

## THIS IS WHERE COLONIAL CAN HELP YOU.

These plans provide you with cash dollars to help pay your additional expenses in the event of a serious accident or sickness. A few vital facts about Colonial health and accident plans:

- All plans <u>pay cash directly to the policyholder</u>, regardless of other insurance coverage or reimbursements.
- The plans are owned by you and are portable if you leave the union or retire.

## \*Call Kay Mills (856) 358-9005 with questions\*

Available plans\* NEW On- the- Job Injury Disability Benefits Available!

SHORT TERM DISABILITY – Collect a monthly sum to replace your pay when you can't work due to illness or injury. NO HEALTH QUESTIONS

<u>ACCIDENT PLAN</u>- 24/7 coverage for <u>on & off</u> the job injuries- minor or severe-Family coverage for spouse and/or children available. ER & Urgent Care, Hospital, PT, Dr. Visits, X-ray, Travel reimbursement & hotel, \$50,000 Accidental death benefit included.

<u>HOSPITAL PLAN</u> – Be paid when you're admitted to the hospital. \$1500 <u>CRITICAL ILLNESS</u> – \$10,000 - \$50,000 lump sum when you suffer a heart attack, cancer, stroke, organ transplant, coma, paralysis. Includes annual wellness benefit for having a cancer or heart screening. Spouse coverage available.

<u>LIFE INSURANCE</u> -Both whole life and term policies. NO HEALTH QUESTIONS \*plan features and pricing may vary slightly depending on the member's state of residence.