



# Town of Chelmsford Employees

**Colonial Life**  
The benefits of good hard work.™

These programs are  
offered to all benefit eligible  
Town of Chelmsford  
employees.

Please call Christine Hanley  
to apply, get rates, ask  
questions, or schedule an  
appointment.



**Short Term Disability Insurance-** Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability. **Maternity benefits included!** Call for rates, applications, and questions. (Over \$12 million in COVID-19 claims paid since March!)

**Accident Insurance- EVERYONE QUALIFIES\*** Initial treatment benefit of \$125! Helps offset unexpected medical expenses, like deductibles and co-pays that can result from a breaks, dislocations, or many other covered accidental injuries. Great for families! 24 hour protection for on and off job injuries. Under \$5/week.

**Cancer and Critical Illness Insurance-** Pays \$5,000-\$75,000 (you select the amount) in the event of a Heart Attack, Stroke, Cancer, Major organ failure, End stage renal failure (dialysis), Coma, Blindness or Paralysis. Benefits for subsequent diagnosis too. Call for rates.

**Medical Bridge Insurance-** Can help by paying benefits for covered hospitalizations. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days. Great maternity benefits! Rates average \$3-\$6 per week. Can cover COVID-19 related hospital stays too.

**Life Insurance-** You own these plans, and they travel with you at locked in rates/benefits if you leave employment. Whole life plans provide lifetime coverage with rates that never increase, and predictable cash value. Spouse and child coverage available. Great for peace of mind, final expense, mortgage protection, etc. Call for a free evaluation.

## \* Important features of Colonial Life's coverage:

- Plans are payroll deducted and benefits are paid directly to you.
- You can continue coverage with no increase in premium when you retire or change jobs.
- Plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

To ask questions, enroll,  
or make changes call  
Christine at...

**1-800-833-3429**

[scott.curtis@coloniallifesales.com](mailto:scott.curtis@coloniallifesales.com)