



# Town of Chelmsford Employee Benefits



## Welcome New Hires! Guarantee Issue on Whole Life & Disability Insurance

These programs are offered to  
all benefit eligible Chelmsford  
Employees and families.

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

Scan for scheduler and  
more info ----->



**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.

**Life Insurance-** Term and Whole Life plans for you, spouse and children. You own these plans, and they travel with you at the same rates/benefits if you leave employment. Whole life plans provide lifetime coverage with locked in rates and predictable cash value. Great for peace of mind, final expense, mortgage protection, etc. Call or email for more info. **NO Health Questions for Whole Life Insurance\***

**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 or email for more information.

**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. **Maternity Benefits included.**

## Important features of Colonial Life's coverages:

- Plans are payroll deducted and benefits are paid directly to you.
- Locked in rates on most plans, & you can continue coverage with no change in premium when you retire or change jobs.
- Plans pay benefits regardless of any other insurance or benefits you may have.
- 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)



# **All Town of Chelmsford Employee's**

## **NEED MATERNITY BENEFITS?**

### **Consider Disability & Medical Bridge Insurance**

Disability plans can provide payments for up to 5 weeks for a normal delivery and up to 7 weeks for a C-Section\*. Medical Bridge plans can pay for hospitalization for you and newborn. Complications of pregnancy can also covered under both programs.

***Average maternity benefits are between \$2,500 - \$4,900!***

### **It's simple.....**

- 1. Contact Colonial, review options & apply (before pregnancy if able)**
- 2. Once you give birth complete the claim form to apply for benefit.**

Theses benefits are deducted from your paycheck and can go with you if you leave employment. Spouse disability and maternity benefits are available even if the spouse is not working for the City.

**Please Contact Your Benefits Specialist for Applications, Rates, or More Info:**

**Christine Hanley or Scott Curtis**

**1-800-833-3429**

**[scott.curtis@colonialLifesales.com](mailto:scott.curtis@colonialLifesales.com)**

\* Must have policy in force for 9 months before giving birth to qualify for Maternity benefits. Maternity benefits under these policies are for women only. Some employees may not qualify.