

# Choose the benefits that fit your life!

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



**Tooele City** is pleased to have trained benefit counselors assist with this year's voluntary benefits enrollment! During the enrollment, each of you is encouraged to attend a quick, private 1-to-1 session with a benefits counselor.

**You have the opportunity to apply for these voluntary benefits:**  
(Click the links to watch a quick video!)

[Disability insurance](#) replaces a portion of income if a covered accident or sickness prevents you from earning a paycheck. This insurance can provide a monthly benefit to help cover any ongoing expenses, including necessities like food and housing.

[Accident insurance](#) helps offset unexpected covered medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

[Hospital confinement indemnity insurance](#) provides lump-sum benefits for a covered hospital confinement or outpatient surgery to help with deductibles and other expenses that are not covered by most major medical plans.

[Cancer insurance](#) helps offset cancer diagnosis and treatment expenses that medical insurance doesn't cover. This coverage also provides a benefit for specified cancer-screening tests.

[Critical illness insurance](#) supplements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, such as heart attack (myocardial infarction), end-stage renal (kidney) failure, stroke or major organ failure.

[Life insurance](#) enables you to tailor coverage for your individual needs and helps provide financial security for your family members. A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.

#### **With most Colonial Life insurance products:**

- Benefits are paid directly to you, unless you specify otherwise.
- You can continue coverage with no increase in premium when you retire or change jobs.
- You're paid regardless of any other insurance you may have with other insurance companies.
- Coverage is available for your spouse and dependent children.

## Don't forget

It is important to speak with your benefits counselor during the eligibility period. This is your chance to learn more and make your benefits program work for you.

To learn more about available benefits contact:

Sheri Paskins  
801-509-0933

[Sheri.Paskins@ColonialLifeSales.com](mailto:Sheri.Paskins@ColonialLifeSales.com)

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

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC  
©2018 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company. 4-18 | NS-15136-1