It's Time to Enroll in Your Benefits October 1 - November 1, 2021

Colonial Life

Please speak with a benefits counselor during Open Enrollment to apply.



Sutter County is pleased to offer a variety of benefits during your upcoming enrollment. We encourage you to learn more and make the benefit choices that are right for you.

For more information, or to apply for coverage, please contact:

> The Colonial Life Enrollment Center Toll free: 855-697-6876

One in four of today's 20-year-olds will become disabled before age 67.¹

1 U.S. Social Security Administration, Basic Facts, June 2016



The following voluntary benefits will be offered during the enrollment:

Group accident insurance helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Group 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 cancer, heart attack (myocardial infarction), end-stage renal (kidney) failure or stroke. *Guaranteed issue amounts available for all covered insureds. Pre-existing and other exclusions still apply with guaranteed issued policies.*

Group 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. *Guaranteed issue amounts available for all covered insureds. Pre-existing and other exclusions still apply with guaranteed issued policies.*

Group hospital indemnity insurance provides a lump-sum benefit for a covered hospital confinement to help with deductibles and other expenses that are not covered by most major medical plans. *Guaranteed issue amounts available for all covered insureds. Pre-existing and other exclusions still apply with guaranteed issued policies.*

Coverage is subject to policy exclusions and limitations that may affect benefits payable.

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Colonial Life

Customer Service Guide

Getting started

The easiest way to manage your business with us is through ColonialLife.com. To sign up for the website, click Register at the top right of the home page and follow the instructions.

Contact us

Online ColonialLife.com Log in and click on Contact Us

Telephone 1-800-325-4368

Hearing-impaired customers

Please contact the National Relay service at 711 for assistance.



Consider your options

At Colonial Life, our goal is to give you an excellent customer experience that is simple, modern and personal. For your convenience, you can choose how you interact with us. For the quickest service, we recommend using our website, which lets you do the following:

- Review, print or download a copy of your policy/certificate by clicking on the My Correspondence tab.
- Update contact information or add family member profile information for use when filing online claims.
- Access service forms to make changes to your policy, such as a beneficiary change.
- Submit your claim using our eClaims system.
- Check the status of your claim and view claims correspondence.
- Access claim forms.

eClaims are quick and easy

With the eClaims feature on <u>ColonialLife.com</u>, you can file most claims online by simply answering a few questions and uploading your supporting documentation. You're able to spend less time on paperwork, and we're able to process your claim faster.

- From ColonialLife.com, file claims from any device. It's fast, easy and available 24/7.
- Select direct deposit to receive your benefit payment faster.
- Easily submit additional documents.
- Paper claims
- If you don't want to file online, download the form you need by visiting the File a Claim page on ColonialLife.com and clicking on <u>claim and service forms.</u>
- You may fax your claim to 1-800-880-9325.
- Follow the instructions, tips and videos to complete and submit your claim.

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