## Open Enrollment for Haverhill Schools!

## Colonial Life





## Don't forget

It is important to meet 1-to-1 with a benefits counselor during the open enrollment period. This is your chance to learn more about your benefit options, and make your benefits program work for you.

Concerned about high deductibles and co-pays... the City of Haverhill nows offers a new plan to help!

Group Medical Bridge - Provides employees with benefits for deductibles, co-pays, and other out-of pocket expenses. Benefits are paid directly to employees so they can use the money to pay for personal bills, such as rent, mortgage and groceries as well as out-of-pocket costs associated with medical expenses.

<u>Critical Illness Insurance-</u> provides a lump sum cash reimbursement upon diagnosis of any covered critical illness (includes cancer, heart attack, stroke). Helps to offset out of pocked medical costs that result from hospitalization and treatment of a critical illness.

No Health questions during this open enrollment!

<u>COMPLIMENTARY \$5,000 AD&D Life Insurance</u> - When you meet with a benefit counselor, you will also receive a FREE \$5.000 AD&D Life Insurance Plan!



FREE College Tuition Benefit - Provides guaranteed college scholarships, designed to benefit your children, grandchildren, nieces and nephews. Each child you enroll can earn up to 1 free year of college tuition at over 350+ colleges across the US. See the list of schools at www.collegetuitionbenefit.com



FREE WellCard - Provides discounts on health and wellness services, and even movie tickets and theme parks! It could save you money on doctor office visits, prescription drugs and more. Visit www.WellCardSavings.com for more information!

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

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