

# Open enrollment is coming soon!

November 27<sup>th</sup>

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



**LaSalle County** 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.

## This year, you have the opportunity to apply for these voluntary benefits:

(Click the links to watch a quick video!)

[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.

[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.

[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.

[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 meet 1-to-1 with a benefits counselor during the open enrollment period. This is your chance to learn more and make your benefits program work for you.

## To learn more about available benefits:

David Earl

217-649-6730

[David.Earl@ColonialLifeSales.com](mailto:David.Earl@ColonialLifeSales.com)

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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