Your Voluntary Benefits Offering from Colonial Life!

Montgomery County Schools

Open Enrollment for Colonial Life: November 1 Till December 2nd

Call 866-383-9955 With Any Questions or To Enroll in Any of the Benefits Below.

10- Pay - Payroll Rate Samples

Short Term Disability: Example $1000/month, 3 Month Benefit Period

"Paycheck Insurance!" *Provides income replacement to help you pay mortgage or rent, utility bills or other expenses should you become disabled due to a covered accident or illness. Maternity covered after policy has been in-force 9 months.*

	7/7 Waiting Period	14/14/ Waiting Period
Age 17-49	**$33.00**	**$22.20**
Age 50-69	**$39.60**	**$28.20**

Accident 1.0: Off Job Coverage, Worldwide, Preferred Plan

Helps offset unexpected medical expenses that can result from accidental injury. Includes lump-sum benefits for ER or Urgent Care treatment, Surgery, Broken/Fractured Bones, Torn Ligaments, Concussions, Hospitalization, Physical Therapy & Devices, follow-up Doctor visits, and Catastrophic Coverage for covered accidents. All benefits paid directly to you. ***Optional Spouse Disablilty Coverage available***

Employee	EE + Spouse	EE + Child(ren)	Family
$22.80	**$30.80**	**$36.62**	**$44.62**

Cancer Assist: Level 2

Provides wellness benefits for screening tests and follow up. Benefits provide protection against out-of-pocket medical and "indirect" non-medical expenses related to cancer, such as companion transportation, lodging, child care, and experimental treatment. Also includes benefits for initial & reconstructive surgery, hospitalization, chemotherapy & radiation. Rate includes $1,000 Initial Diagnosis, Specified Disease Riders and $75 Wellness Benefits.

Employee	EE + Spouse	EE + Child(ren)	Family
$27.00	**$42.18**	**$27.48**	**$42.66**

Critical Illness*: Example $10,000 and $25,000 Benefit Amount With Subsequent Diagnosis, Wellness Benefits

*Complements 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, Stroke, Major Organ Failure, End Stage Renal (Kidney) Failure, Permanent Paralysis due to a Covered Accident, Coma, Blindness, or Occupational Infectious HIV or Hepatitis B, C or D which can often be expensive and lengthy. Choose your own benefit amount. *Family coverage available.*

$10,000 Benefit					***$25,000 Benefit***				
	1-parent Family		2-parent Family			1-parent Family		2-parent Family	
AGE	Non-Tob	Tobacco	Non-Tob	Tobacco	AGE	Non-Tob	Tobacco	Non-Tob	Tobacco
17-24	**$5.46**	**$6.66**	**$8.28**	**$10.20**	17-24	**$9.78**	**$12.78**	**$14.76**	**$19.56**
25-29	**$6.30**	**$8.22**	**$9.72**	**$12.60**	25-29	**$11.88**	**$16.68**	**$18.36**	**$25.56**
30-34	**$7.26**	**$10.26**	**$11.28**	**$15.84**	30-34	**$14.28**	**$21.78**	**$22.26**	**$33.66**
35-39	**$10.14**	**$14.22**	**$15.60**	**$21.84**	35-39	**$21.48**	**$31.68**	**$33.06**	**$48.66**
40-44	**$12.06**	**$18.42**	**$18.48**	**$28.32**	40-44	**$26.28**	**$42.18**	**$40.26**	**$64.86**
45-49	**$15.66**	**$23.70**	**$24.00**	**$36.36**	45-49	**$35.28**	**$55.38**	**$54.06**	**$84.96**
50-54	**$19.98**	**$29.82**	**$30.72**	**$45.72**	50-54	**$46.08**	**$70.68**	**$70.86**	**$108.36**
55-59	**$24.66**	**$37.86**	**$37.80**	**$58.20**	55-59	**$57.78**	**$90.78**	**$88.56**	**$139.56**
60-64	**$30.54**	**$45.54**	**$46.92**	**$69.96**	60-64	**$72.48**	**$103.98**	**$111.36**	**$168.96**
65-70	**$34.62**	**$52.02**	**$53.16**	**$80.04**	65-70	**$82.68**	**$126.18**	**$126.96**	**$194.16**

** Premiums depend on Exact Age, Tobacco Status and Face Amount Desired, and any spouse or dependent riders you may choose to add.*

This is a brief summary, see the Outline of Coverage for complete details of benefits, exclusions and limitations. This is not an application for coverage; you must complete the required Enrollment Application and Forms.

Please See Page 2 for Information for On-Line Self-Enrollment

You Have Exciting Benefit Choices With Colonial!

You can enroll online with Colonial Life this year. You may sign up for Short Term Disability, Accident Coverage, Cancer Program and the Critical Illness Program.

How To Enroll

1) From any computer logo onto: https://harmonyenroll.coloniallife.com

2) Once you log on you will be ask for a log in id. The ID is **CMCSS** and your **Employee ID Number** (Example **: CMCSS12345678)** Don't forget the **CMCSS part.**

3) Next you will be asked for an employee password. This password will be your first initial then your last name and then your four digit date of birth. (Example: **PSmith1968**)

4) The next screen you will be asked to change your password. Write it down in case you need to go back into the site

5) Update your address and other profile information, then click "Save & Continue" to enroll in any of the benefits.

You will have until December 2nd to go on line and complete your benefits enrollment for the voluntary products offered by Colonial.

If you already have any of the Colonial coverages, you will not need to make any changes. The rates will not change, and your plans will just roll over for the next plan year. It is not necessary for you to contact Colonial nor Log-On.

If you have any problems or questions you can call our office at the number listed below or email us.

Dennis or Kelle can help you at 866-383-9955.

Email:
Dennis: dennis@benefitenrollmentservices.com
Kelle: kelle@benefitenrollmentservices.com

Please See Page 1 for Information on Rates and Coverage Details