

Open enrollment is coming soon

April 1-30, 2019

Colonial Life®



CA State Firefighters Association 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.



WellCard can help you and your family with out-of-pocket costs

that health insurance doesn't cover. Be sure to speak with your Colonial Life benefits counselor to find out how to receive a complimentary WellCard.

Contact the Enrollment Call Center to apply:

877-596-9499
April 1-30, 2019
5 am - 5 pm PT
Monday - Friday

The following voluntary benefits will be offered during enrollment:

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. **Optional Total Disability Rider available with this plan.**

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 a heart attack (myocardial infarction), end-stage renal (kidney) failure, stroke or major organ failure. **Cancer option available. If cancer option is selected, the policy provides benefits for diagnosis of cancer.**

*May also be referred to as specified disease insurance or specified critical illness insurance.

Dental insurance provides coverage for a variety of procedures, from routine cleanings to major services. Additional savings are available by visiting a network dentist.

Hospital confinement indemnity insurance provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help cover co-payments and deductibles that are not covered by most major medical plans.

With most of our insurance plans:

- 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.

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

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC. Dental plans are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC, and administered by Starmount Life Insurance Company.

©2019 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.