

COLONIAL LIFE SUPPLEMENTAL BENEFITS

Shamit Management Inc

HOW TO ENROLL IN BENEFITS

Congratulations on your new job!
You are now eligible to enroll in Benefits!

- Shamit Management, Inc. needs to collect proof-of-offer documentation from you. Even if you don't participate in our benefits program, a meeting or a call with the Benefits Counselor is necessary.
- Benefit Counselors will also be providing all employees a complimentary membership to a useful legal documentation service, LawAssure, during your meeting.

COVERAGE TO PROTECT

WHAT YOU WORK SO HARD FOR AND THE
SPECIAL PEOPLE WHO RELY ON YOU!

Every Employee will have an opportunity to speak with a Colonial Life Benefits Counselor to review the [Colonial Life Benefit Options](#) that are available to you!

****click product names below for informative videos!****

**Benefit Options are Designed
To **PAY YOU DIRECTLY**
When You are **INJURED** or **SICK****



[HOSPITAL PROTECTION](#) ▶

Pays a lump-sum benefit directly to you if you are hospitalized, require an out-patient surgery or diagnostic testing which incur expense before your medical benefits kick in.



[DISABILITY INSURANCE](#) ▶

Paycheck Insurance . If you are unable to work due to an accident or illness; Do you have 3-6 months in savings to cover your fixed expenses, like rent, mortgage, car payment and groceries? This benefit covers up to 60% of your income while you recover.



[ACCIDENT INSURANCE](#) ▶

24-hour coverage (On & Off-the-Job) for treatments of accidental injuries to help cover your out-of-pocket expenses like: deductible, co-insurance/co-payment, emergency room & urgent care fees before medical benefits pay.



[LIFE INSURANCE PROTECTION](#) ▶

Term and Whole Life Insurance. Tailor these policies to your individual needs. Coverage is Worldwide. Spouse and dependent coverage is also available.



[ALL EMPLOYEES](#) ▶

Receive a **COMPLIMENTARY** MEMBERSHIP to **LAWASSURE**. Enrollment in benefits NOT REQUIRED!

[CRITICAL ILLNESS AND CANCER](#) ▶

Lump-sum benefits you can use to pay the direct (deductibles & co-insurance) and indirect costs (loss of family income or home modifications) related to covered critical illnesses. Critical Illnesses: Heart Attack, Cancer, Stroke, Renal Failure, Coma, Paralysis, Blindness, and Major Organ Transplant.

**PLEASE COMPLETE THE ATTACHED FORM
AND RETURN TO HR**

OR

**PLEASE SCAN PAGE 2 AND EMAIL TO
GETINFO@COLONIALLIFEMD.COM**



POLICYHOLDERS: WWW.COLONIALLIFE.COM / 800.325.4368 (CS)

NEW EMPLOYEES: GETINFO@COLONIALLIFEMD.COM/ 410.988.2555 (TO ENROLL)

Name: _____ Email: _____
Contact Number(s): (o) _____ (c) _____
Resident State: _____ Best time to Contact you: _____

To learn more about the Colonial Life benefit options available to you, please complete this form and email it to getinfo@coloniallifemd.com

YES, I am interested in learning more about the Colonial Life benefits (please check all that apply)



ALL EMPLOYEES: Receive a COMPLIMENTARY MEMBERSHIP to **LAWASSURE**. Enrollment in other benefits NOT REQUIRED! Benefits counselor will provide access.



****click product names below for informative videos!****

Hospital Confinement – Would your health insurance leave you with out-of-pocket expenses like deductibles, co-pays, or co-insurance if you were admitted to the hospital, required out-patient surgery, or needed emergency room treatment? **This benefit pays you directly, so that you have money to pay these out-of-pocket expenses.**



Disability – “Paycheck Insurance”. If you are unable to work, due to an injury or sickness, do you have 3 - 6 months savings to cover your fixed expenses like: rent/mortgage, car payment, medical premiums and groceries? **This benefit could provide up to 60% of your income while you recover.**



Accident – Have you, a family member, or a friend ever received medical treatment in the emergency room, urgent care or a doctor's office for an accidental injury? **Accident policies provide 24/7, worldwide coverage for treatments related to accidental injuries. (on-or-off the job and in-or-out of your medical network). Some examples include; Emergency Room/ Urgent Care/ Doctor Office Visits, X-Rays, Broken Bones, Dislocation, Lacerations, Burns, Concussions, Admissions and Surgeries just to name a few.**



Critical Illness and Cancer - Policies pay benefits to help defray the direct and indirect household expenses related to serious medical conditions such as; Cancer, Heart Attack, Stroke, Renal Failure, Organ Transplant, Coma, Blindness, Paralysis or Occupational HIV.

- **Cancer** – Pays benefits specific to cancer treatments.
- **Critical Illness** – Pays a lump-sum benefit (\$5,000 - \$100,000) upon diagnosis.



Life Insurance – Two Options available. **Guaranteed Issue permanent Whole Life and Term Life (10, 15, 20, & 30-year options.)** Do you have enough final expense coverage on yourself and/or spouse and dependents?

No, Thank You. I fully understand the enhanced benefits my employer offers and I am not interested in participating during the current plan year. I am waiving coverage at this time.

Signature _____

Date _____