



All City of Medford Employee's

Benefits are for all employees and their families from Colonial Insurance. All programs are payroll deducted, and can travel with you if you leave employment!

- **Short Term Disability** - PayCheck Protection for employees and spouses

- Pays you up to 60% of salary tax free, if unable to work from an off /on the job accident or sickness!*
- **Pays on top of sick time**, worker's compensation, & can start the first day out of work
- Costs remain the same till age 70, and can cover you at other jobs/employers! Cancel anytime.
- Benefits also available for spouses, and accident coverage's for the family & kids
- *Maternity benefits included at no extra cost for females. Typically \$2,500-\$4,900 in benefits!**

NEW!

- **Critical Illness Coverage** - Pays high dollar amounts 5k-75k for Heart Attack, Stroke, End Stage Kidney Failure, Coma, Coronary Bypass Surgery, Blindness, Major organ failure, or Paralysis. Can also cover subsequent diagnoses. Avg. cost \$5/week, and remains the same as you age!

- **5 different types of life insurance** for employees, spouses, and children. *Easy to qualify for! No physicals for \$100,000 or less!** **If your spouse has little or no life insurance, let Colonial help!** You own Colonial's life insurance and when you quit or retire, the cost and coverage can remain exactly the same. Everyone needs to personally own life insurance. Policies thru work often stay behind if you leave.

- **Other inexpensive Colonial benefits available to you are:**

- **Cancer Expense** -Pays extensive benefits above health insurance to help cover the high cost of cancer treatment. \$400 per day in hospital, \$300 per day for radiation and chemo, surgical and reconstructive benefits plus \$400 per day for home health care and skilled nursing care. Many other benefits included*. \$125 paid back to you and anyone else covered on the policy each year for having an annual cancer screening!!!
- **Medical Bridge Protection** – This inexpensive program helps pay medical insurance deductibles in the event of hospitalization. \$500 when admitted and you choose either \$100 or \$200 per day of hospitalization benefits. Options for the entire family. The cost never increases! With health insurance deductibles increasing so is the need for Medical Bridge protection.

Contact Scott Curtis for questions, rates, and applications:

1-978-456-7717

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*see representative for details