

Choose the benefits that are right for you

November 1–December 31, 2018

Reliable Contracting is pleased to have Colonial Life benefit counselors assist with this year's enrollment.

### Colonial Life voluntary coverage

**Disability Insurance** replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

**Accident Insurance** helps offset unexpected medical expenses that can result from a covered accidental injury.

**Specified Disease Insurance** helps pay for covered out-of-pocket expenses upon diagnosis of a specified critical illness.

**Every employee who speaks with a Colonial Life Benefits counselor to either elect or waive coverage will be entered into a raffle to win a \$50 Amazon Gift Card and receive a complimentary WellCard. No purchase necessary!!**



**99%** of employees agree it's important to have a benefits counseling session annually

*Source: Statistic is an average from 63,055 Colonial Life Benefits Counselor Surveys, June 2008–December 2017.*

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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### With most of our benefits:

- Benefits are paid directly to you, unless you specify otherwise.
- You're paid regardless of any insurance you have with other companies.
- Coverage is available for your spouse and dependent children.

For more information,  
please contact:

**410.480.7132**

[getinfo@coloniallifemd.com](mailto:getinfo@coloniallifemd.com)

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

### Additional offering

**Wellcard** provides discounts on prescription drugs, discounts on medical and dental expenses, access to a telemedicine provider and medical bill consultation.

Terms and availability of service are subject to change. Services may not be available in all states.

[ColonialLife.com](http://ColonialLife.com)