

Open enrollment is coming soon

October 9 - November 15, 2018

Colonial Life®



Westmoreland County is pleased to offer a variety of benefits during your upcoming enrollment. We encourage you to take the time to learn more about your options and make your benefits program work for you.

Don't forget

It is important that you meet 1-to-1 with a benefits counselor during the open enrollment period. Your benefits counselor can answer your questions and offer simple, straightforward advice.

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.

The following core benefits will be offered during enrollment:

- Medical - Highmark PPO
- Medical - UPMC Health Plan
- Dental - Delta Dental
- Vision - Vision Benefits of America

You also have the opportunity to apply for these voluntary benefits:

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.

Cancer insurance helps offset cancer diagnosis and treatment expenses that medical insurance doesn't cover. This coverage also provides a benefit for specified cancer-screening tests.

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.

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

Disability insurance replaces a portion of income if a covered accident or sickness prevents you from earning a paycheck. This insurance can provide a monthly benefit to help cover any ongoing expenses, including necessities like food and housing.

Life insurance enables you to tailor coverage for your individual needs and helps provide financial security for your family members. A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.

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

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