

Choose the benefits that are right for you



DELAWARE COUNTY is pleased to have Colonial Life benefit counselors assist with enrollments.

What is being offered?

▪ Flexible spending accounts

An FSA is set up as a tax-advantaged account, allowing employees to benefit from tax savings by setting aside pre-tax dollars for out-of-pocket health care expenses. Participants can experience a savings of up to 40 percent on thousands of eligible, everyday expenses, including co-pays, dental and vision expenses, prescription drugs, and more.

A Dependent Care FSA is an account that can be used to pay for the care of an eligible child, adult, or elder dependent (as defined by the IRS). Dependent Care FSAs help you save money by allowing you to set aside pre-tax dollars to pay for eligible dependent care expenses.

- **Disability insurance** can replace 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.
- **Whole life insurance** provides long-term protection that can build cash value.
- **Cancer insurance** helps offset covered out-of-pocket expenses related to cancer.
- **Critical illness insurance** can supplement your major medical coverage by providing a lump-sum benefit that you can use to pay costs related to a covered critical illness.



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.

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.

Colonial offers voluntary plans through Delaware County. Separate FSA's are offered for Medical Expenses and Dependent Care. Contact Nick Wisda, 419-563-5281 during your initial enrollment period or at Annual Enrollment in December.

Colonial Life

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

ColonialLife.com

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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