



Santa Monica College

Open Enrollment 2027



Imagine a \$400 emergency

46% of Americans say they are unable to cover it with cash or savings

38% are unable to cover it with a credit card¹

Colonial Life's comprehensive portfolio includes:



Accident Insurance



Cancer Insurance



Critical Illness Insurance



Dental Insurance



Disability Insurance



Hospital Confinement Insurance



Life Insurance

Accident Insurance – Every accident leaves expenses not covered by major medical plans. This plan helps offset medical expenses such as emergency room fees, deductibles and co-payments that may result from a fracture, dislocation or other covered accident. Provides set benefits for your initial doctors visit, x-rays, follow up treatment, hospitalization, and more. AD&D in the plan. Optional Health Screening Benefits available. Cover you or you and immediate family.

Critical Illness with Cancer Insurance – Provides a lump- sum benefit you can use to pay the direct and indirect costs related to a covered critical illness like cancer, heart attack, stroke, end-stage renal failure or major organ failure. Pick face amount from \$5,000 to \$75,000. This plan could pay the full face amount 3 times during the life of the policy. Cover yourself or you and immediate family. Health Screening Benefits are built into the plan.

Disability - Replaces a portion of your lost income, in addition to state disability where applicable, to help make ends meet if you become disabled from a covered accident or sickness. Benefits can begin as early as the first day work is missed. 6 month, 12 month, and 24 month benefit periods available. Monthly benefit amounts go as high as \$6500. Optional Health Screening Benefit available.

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. Term and Whole Life available.

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1. Board of Governors Federal Reserve System, Report on the Economic Well-being of U.S. Households, July 2020.
2. Some covered options are portable.

ACCIDENT, CANCER, CRITICAL ILLNESS, DENTAL, AND HOSPITAL CONFINEMENT INSURANCE ARE LIMITED BENEFIT POLICIES.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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