



## The Contractors Health Exchange *Voluntary Benefit Program*

**This is an exclusive offer for members of the above associations only!** You can now offer your employees significant savings on valuable coverages they wish to own. These plans protect their families against rising out-of-pocket medical care costs, and lost wages resulting from an accident or serious health event. All plans pay cash benefits directly to the individual without coordination of coverage, and they can use these cash benefits as they deem necessary.

- 1. Designed for groups with 5+ employees, owners included! There is No Minimum Participation Requirements on Group Accident, Disability, Group Term Life, or Group Critical Illness.**
- 2. Guaranteed Issue (GI) available on all products! GI is very valuable, as it helps employees obtain coverage they may not normally qualify for through standard underwriting.**
  - **Group Term Life** (\$50,000 GI, up to \$200,000 in coverage available) (For groups of 10 or more only)  
Provides life insurance coverage at very affordable group rates. Employees will also enjoy 24/7 access to the LifeWorks Employee Assistance Program, providing online, telephonic, and in-person services to all employees; this includes will preparation assistance for no additional cost.
  - **Short Term Disability** (up to 60% of wages, with a maximum monthly benefit of \$4000, GI with 5+ enrolled)  
Your employees depend on their income to pay for housing, food, clothing, their children's education – all the necessities of life. For most employees, a disability means not only difficulty meeting these financial obligations, but also increased out-of-pocket medical costs. Disability insurance is important coverage, as it can provide financial security to employees and their families.
  - **Group Critical Illness** (\$15,000 GI, spouse and dependents 50% of employee)  
Specified disease insurance is designed to help employees and their families maintain financial security during the lengthy, often expensive recovery period of a serious medical event such as cancer, heart attack, kidney failure, or stroke. GCI helps employees with the out-of-pocket medical and non-medical expenses.
  - **Group Accident plans**  
Group Accident benefits are paid directly to the employee to use for medical or non-medical expenses. Employees work hard and play hard, and so may their families. When an accident occurs, expenses can increase rapidly, that's why owning an affordable Accident plan makes so much sense. It comes with a \$1000 Hospital Admission benefit, plus a Hospital Confinement benefit of \$200 per day, for up to 365 days!
  - **Hospital Indemnity/Medical Bridge** (**Fringe Qualified/Medical Premium Reduction plan!!**)  
Group Medical Bridge offers employers a solution to help their company and their employees deal with the rising costs of medical insurance. By offering lower cost, higher deductible health plans, without passing on all the financial exposure associated with them, more employees can obtain affordable coverage for themselves and their families, while providing significant cost savings to the employer!

**Contact our Colonial Life Representative Brian Dickson, at [brian@colonial-northwest.com](mailto:brian@colonial-northwest.com) or by phone at 503-475-7400. He'll be happy to go over the details with you!**

