# Enrollment has been extended!

# Choose the benefits right for you! Enroll now through May 1, 2019!



#### Tennessee REALTORS® is pleased to have

#### Colonial Life assist with this year's open enrollment.

Dental/Vision Insurance can provide 100% coverage for preventative services such as routine cleanings. Also, this plan can help you pay for fillings, crowns, root canals, and many other dental procedures. The optional Vision benefit can provide coverage for exams, frames and lenses, and contacts once a year.

Accident/Disability Insurance helps offset unexpected medical expenses that can result from a covered accidental injury. Covered expenses can include Doctor bills, Ambulance fees, Hospital expenses, and much more. Short term disability rider helps replace a portion of your income if you become disabled from a covered accident or covered sickness. Sickness hospital confinement rider also available.

**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 such as cancer, heart attack, stroke, renal failure, and more. Enrollees with previous medical history may be eligible for guaranteed issue coverage.

Life Insurance/Long Term Care can provide permanent life insurance protection that can build cash value over time. The optional Long Term Care benefit can provide coverage for inpatient and home based care. Enrollees may be eligible for guaranteed issue coverage.

## https://tnrealtors.com/insurance

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:

- ④ 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 pricing and enrollment information visit or call:

http://www.visityouville.com/en/ TennesseeRealtors

877.870.2299



### Additional offerings at no cost

**Wellcard** provides discounts on prescription drugs, medical care, hearing and other expenses as well as access to telemedicine provider s and medical bill advocacy services. No benefits purchase required to sign up.

**KOFE** offers financial education and counseling services through phone and web access to financial counselors and includes financial topic webinars and budget calculators. No benefit purchase required to sign up.

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