

# It's Open Enrollment time



State of Kansas is pleased to have trained Benefit Counselors assist with this year's enrollment. During the enrollment, each of you are encouraged to attend a quick, private 1-to-1 session with a benefits counselor. In that session, you'll discuss all of your current benefits as well as new and updated benefit options. Your benefits counselor will answer any questions you may have and offer you simple, straightforward advice as you sort through your choices.

## Don't forget

It is important that you meet 1-to-1 with a benefits counselor during the open enrollment period. This is your chance to learn more and make your benefits program work for you.

## The following core benefits will be communicated during 1-1 enrollment meetings:

- State Health Plans
- Limited Purpose FSA (HSA or HRA)
- Flexible Spending Accounts
- Dental Plans
- HealthQuest Rewards Programs
- Castlight Health
- RxSavings Solutions

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

**Accident insurance** – helps offset the unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a covered accident. *Guaranteed Issue coverage within certain limits are available.*

**Cancer insurance** – helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer diagnosis and treatment.

**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. *Guaranteed Issue coverage within certain limits are available.*

**Hospital confinement indemnity insurance** – helps with the rising costs associated with a covered hospital confinement or covered outpatient surgery such as deductibles and co-payments. *Guaranteed Issue coverage within certain limits are available.*

## Important features of Colonial Life's coverage:

- Benefits are paid directly to you, unless you specify otherwise, to use as you see fit.
- With most plans, you can continue coverage with no increase in premium when you retire or change jobs.
- Most plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.

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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