

## ***City of Medford Insurance Partners – Trustmark, Colonial, and Aflac***

The City of Medford partners with three insurance providers that offer a variety of voluntary insurance plans to meet you/your family's needs. Employees reach out directly to the respective broker to schedule a time to meet to discuss their needs and the cost of the coverage. When a new plan is approved, the insurer will notify the city and premiums will be automatically deducted from your weekly payroll.

### Disability Insurance

Disability insurance provides a reliable source of income when you are unable to work due to injury or illness. Rates are based on age, salary, coverage amounts and duration of the coverage. Please note that Municipalities do not participate in the Massachusetts Paid Family Leave program.

### Accident Insurance

Accident insurance is designed to offset the cost of unexpected bills related to accidents that occur every day. This plan will pay predetermined amounts for ER visits, broken bones, lacerations etc.

### Critical Illness Insurance

Critical Illness Insurance provides an employee with a lump-sum cash benefit if you or a covered family member is first diagnosed with a covered illness such as cancer or a heart attack. Some policies include a cashback benefit for preventative screenings such as a mammogram or colonoscopy.

### Hospital Insurance

Provides a lump sum payment should you or a covered family member be hospitalized. This plan is designed to help you pay for deductibles, co-pays and other out-of-pocket expenses related to accident or covered sickness.

Learn more at:

### Trustmark/Boston Mutual

Contact: David Krall @ 800-445-4493 ext 36  
[drk@pwb.mmip.com](mailto:drk@pwb.mmip.com)  
<https://www.trustmarkbenefits.com/>

### Colonial Life

Contact: Scott Curtis @ 978-456-7717  
[Scott.curtis@coloniallifesales.com](mailto:Scott.curtis@coloniallifesales.com)  
<https://www.coloniallife.com/individuals/products/life-insurance>

### Aflac

Contact: Chris Feazel @ 978-535-3298  
[Christopher\\_feazel@us.aflac.com](mailto:Christopher_feazel@us.aflac.com)  
<https://www.aflac.com/>

The City of Medford does not endorse one insurance provider over another. The benefits they offer for each type of insurance will vary and premiums are set by the insurer. Do not hesitate to request quotes from multiple insurers.

Additional information is available in the Human Resources offices or directly on the insurer's respective websites.