

Frequently Asked Questions



General Information

- TWU 555 has decided to move their Supplemental Benefit Business from Colonial Life to Chubb effective 10/1/2022.
- Effective 10/1 all current insureds who have 24 Hour Accident, Hospital Indemnity, Cancer Insurance, Short-term Disability, Life Insurance and Critical Illness will be converted over to Chubb at the same rates for most insureds, but with some benefit enhancements.
- All TWU 555 members will have an opportunity to “port” their coverage.
- Colonial Life will send a letter to all insureds offering you the opportunity to keep your Colonial Life coverages on a direct bill basis.
- Payroll deduction for Colonial Life products will end effective 10/5/2022.

Questions and Answers

Question: Will my rates increase?

Answer: No, TWU 555 has secured a 3-year rate guarantee for its Members at the current rates being offered by Colonial Life.

- However, there is a small percentage of insureds who were on plans no longer being sold by Colonial. These individuals may see a slight increase and like all insureds they have the opportunity to keep their current benefits on a direct bill basis.

Question: Why did we change insurance companies?

Answer: Chubb provided enhanced benefits for the same cost that you were paying and guaranteed the TWU 555 rates for another 3 years.

Question: I am on a disability claim currently. Will my claim be transferred to the new carrier?

Answer: No. Colonial Life will continue to work on your claim.

Question: What is the claim cutoff date for a claim to go to Chubb vs CL?

Answer: If the date of disability occurred prior to 10/1, Accident or Sickness, then you need to file the claim with Colonial Life and they will honor the claim.

Any claim after 10/1/2022 will need to be filed with Chubb.

Question: Do I need to do anything to accept the new Chubb offering?

Answer: No, your current payroll deductions will continue as usual.

Question: What are the differences in benefits?

Answer: Chubb has enhanced all of the benefits without increasing costs and you can learn more at open enrollment by speaking to a benefit counselor.

Question: Who is CHUBB?

Answer: They are an AM Best A+ Superior Rated insurance company that delivers a wide range of worksite products like the ones offered to TWU 555 Members.

Question: What do I do when I receive my letter from Colonial Life?

Answer: When Colonial Life sends you a letter to keep your coverages and you decide to keep their coverage through your credit card or ACH. Please do the following:

- Please check your pay stub and make sure you are not paying for the same coverage through your paycheck as well
- Do not call SWA payroll they will send you to us.
- Call us at 1-800-768-6219 to verify coverage's

Question: Is there a website that has product and claim information I can go to?

Answer: YES

www.twu555service.com

Open Enrollment 2022

- Dates: October 3rd - October 28th
- Hours: 8am CST to 5pm CST
- Benefit Counselors will be onsite as usual, and Call Center Options are available as well.

Check your breakrooms for, posters and fliers, your email for updates and your regular mail for fliers announcing this year's Open Enrollment.