



Hospital Indemnity Insurance

How will you pay for what your health insurance won't cover?

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,700 in out-of-pocket medical costs each year.¹

If you're admitted to the hospital for a covered accident or covered sickness, Colonial Life could help pay for out-of-pocket expenses, such as deductibles, co-payments and other expenses. It's coverage that can help protect what you've worked so hard to build.

About one-fourth of U.S. adults say they or a household member have had problems paying medical bills in the past year.²

¹ Milliman, 2018 Milliman Medical Index, 2018.

² Americans' Challenges with Health Care Costs, Kaiser Family Foundation; June 11, 2019.



One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.

NATHAN'S OUT-OF-POCKET EXPENSES

Deductible	\$1,500
Co-insurance	\$1,800
	\$3,300

NATHAN'S BENEFITS

Hospital confinement	\$1,500
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In this scenario, Nathan's Medical Bridge benefits helped pay for the out-of-pocket expenses associated with his medical care.

For illustrative purposes only.

Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.

Coverage advantages

- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You're paid regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.
- Health savings account (HSA) compatible.





The majority of Americans could not cover a \$1,000 emergency with savings.

Bankrate, Survey: Most Americans Wouldn't Cover a \$1k Emergency with Savings, 2019.

Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

You can receive benefits to help cover costs associated with hospital confinement. Waiver of premium is available if you or an insured family member are confined for more than 30 continuous days.

The rising cost of health care and unplanned health emergencies are top triggers for Americans' financial anxiety.

Northwestern Mutual, Planning & Progress Study, 2018.





Group Hospital Indemnity Insurance

Plan 1 (HSA-Compliant)



For more information,
talk with your
benefits counselor.

ColonialLife.com

Group Medical BridgeSM insurance can help with medical costs associated with a hospital stay that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement..... \$_____ per day

Maximum of one day per covered person per calendar year

Waiver of premium

Available after 30 continuous days of a covered confinement of the named insured

Daily hospital confinement..... \$100 per day

Maximum of 365 days per covered person per confinement. Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines and any other HSA plan that a covered family member may participate in. It may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Group Medical Bridge offers an HSA-compatible plan in most states.

PA: "Hospital Confinement Admission" benefit replaces the "Hospital Confinement" benefit

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations. (a) alcoholism or drug addiction; (b) dental procedures; (c) elective procedures and cosmetic surgery; (d) felonies or illegal occupations; (e) mental or nervous disorders; (f) pregnancy of a dependent child; (g) suicide or injuries which any covered person intentionally does to himself or herself; (h) war, or (i) giving birth within the first nine months after the effective date of the certificate. (j) We will not pay benefits for hospital confinement or daily hospital confinement, if included, of a newborn child following his birth unless he is injured or sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

PRE-EXISTING CONDITION LIMITATIONS

(l) We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition. (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement and Specified Critical Illness.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GMB7000-P and certificate form GMB7000-C (including state abbreviations where applicable, such as policy forms GMB7000-P-AU-TX and GMB7000-P-EE-TX, and certificate forms GMB7000-C-AU-TX and GMB7000-C-EE-TX). Coverage may vary by state and may not be available in all states. This form is not complete without form #101733.

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STATE-SPECIFIC EXCLUSIONS

- AK:** (a) Replaced by intoxicants and narcotics
- CA:** (k) Additional exclusions include intoxicants and controlled substances
- CT:** (a) Replaced by intoxication or drug addiction; (d) Replaced by felonies; (f) Exclusion does not apply
- DE:** (a) Exclusion does not apply
- IL:** (a) Replaced by alcoholism, intoxication, or drug addiction; (f) Exclusion does not apply; (g) Exclusion does not apply
- KS:** (a) Replaced by intoxicants and narcotics; (h) Replaced by war or armed conflict; (i) Exclusion does not apply
- KY:** (a) Replaced by intoxicants, narcotics and hallucinogenics
- LA:** (a) Replaced by intoxicants and narcotics
- MI:** (g) Exclusion does not apply
- MO:** (a) Replaced by drug addiction; (d) Replaced by illegal activities
- MS:** (a) Replaced by intoxicants and narcotics
- NC:** (i) Exclusion does not apply
- ND:** (a) Exclusion does not apply; (e) Exclusion does not apply
- NV:** (a) Exclusion does not apply
- OH:** (f) Exclusion does not apply; (i) Replaced by 270 days
- PA:** (a) Replaced by intoxicants and narcotics; (c) Replaced by cosmetic surgery; (e) Replaced by mental, nervous or emotional disorders; (h) Replaced by war or armed conflict
- SD:** (a) Exclusion does not apply
- TN:** (f) Exclusion does not apply
- TX:** (a) Replaced by intoxicants and narcotics
- VA:** (i) Pregnancy resulting from the rape of any covered person, which was reported to the police within seven days following its occurrence, will be covered to the same extent as any other covered accident. The seven-day requirement will be extended to 180 days in the case of an act of rape or incest of a female under 13 years of age.

STATE-SPECIFIC PRE-EXISTING CONDITION LIMITATIONS

- IN, SD, and WY:** (m) applies within the six months before the certificate effective date.
- CA:** (m) A pre-existing condition is a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date.
- FL:** (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.
- IL:** (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing by a legally qualified physician or, received medical advice, produced symptoms or had taken medication within 12 months before the coverage effective date.
- KS:** (n) Surgical Procedure replaces Outpatient Surgical Procedure
- ME:** (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, or received medical advice within 12 months before the coverage effective date.
- MI:** (l) Applies during the first six months after the certificate effective date (m) applies within the six months before the certificate effective date.
- MO:** (m) A pre-existing condition means having a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date of this certificate.
- NC:** (m) A pre-existing condition is those conditions, whether diagnosed or not, for which a covered person received medical advice, diagnosis, care or treatment that was received or recommended within the one-year period immediately preceding the coverage effective date. If you are 65 or older when this certificate is issued, pre-existing conditions will include only conditions specifically eliminated by a rider.
- ND:** (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.
- NV:** (m) applies within the six months before the certificate effective date. Additionally, pre-existing condition does not include genetic information in the absence of a diagnosis of the condition related to such information.
- OR:** (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated by a doctor, received advice from a physician or had taken medication prescribed by a doctor within the 12 months period immediately preceding the coverage effective date.
- PA:** (m) A pre-existing condition is a disease or physical condition for which you received medical advice or treatment within 90 days before the coverage effective date. (n) Hospital Confinement Admission replaces Hospital Confinement.

CA Lic # (if applicable): _____

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