

Accidents are unexpected. How you care for them shouldn't be.

Accidents happen in places where you and your family spend the most time – at work, in the home or during sports and leisure activities.

Most traditional insurance doesn't cover every medical expense, leaving you to pay out-of-pocket expenses such as deductibles, office visit co-payments, and transportation and lodging costs. Can you afford to pay all the costs related to caring for an accidental injury?

Colonial Life's Accident Insurance is designed to help see you through the different stages of care. This plan provides benefits for initial care and treatment, in addition to the follow-up care you may need.

Features of Colonial Life's Accident Insurance:

- Family coverage is available for your spouse and children.
- Your benefits are paid directly to you, unless you specify otherwise.
- You're covered worldwide.
- This plan is portable; you can take it with you if you change jobs or retire.
- You are paid benefits regardless of any other insurance you may have.

Benefit Worksheet (For use by Colonial Life Benefits Counselor)

Coverage: (check one)

- Employee Only Spouse Only One Child Only
 Employee/Spouse One-Parent Family Two-Parent Family

Flexible Benefit

Plan: (check one)

- On and Off -Job Benefits Off -Job Only Benefits

Premium Per Pay Period \$ _____ *The premium will vary based on benefits selected.*

Initial Care

When an accident happens, you don't want to worry about how you will pay for the initial care, especially if you have to go to the emergency room for x-rays or ride in an ambulance.

- Ambulance..... \$500 per trip
- Air Ambulance \$1,500 per trip
- Emergency Room Treatment..... \$200 per accident
- Initial Doctor's Office Visit..... \$120 per accident

Common Accidental Injuries

Fractures and dislocations are frequent injuries common in both adults and children.

Dislocation (Separated Joint)	Closed Reduction Non-Surgical	Open Reduction Surgical
Hip	\$3,000	\$6,000
Knee	\$1,500	\$3,000
Ankle – Bone or Bones of the Foot	\$1,200	\$2,400
Collarbone (sternoclavicular)	\$750	\$1,500
Lower Jaw, Shoulder, Elbow, Wrist	\$450	\$900
Bone or Bones of the Hand	\$450	\$900
Collarbone (acromioclavicular and separation), One Toe or Finger	\$150	\$300

Fracture (Broken Bone)	Closed Reduction Non-Surgical	Open Reduction Surgical
Skull, Depressed Skull	\$3,750	\$7,500
Skull, Simple Non-Depressed	\$1,500	\$3,000
Hip, Thigh	\$2,250	\$4,500
Body of Vertebrae, Pelvis, Leg	\$1,200	\$2,400
Bones of Face or Nose	\$525	\$1,050
Upper Jaw, Maxilla	\$525	\$1,050
Upper Arm between Elbow and Shoulder	\$525	\$1,050
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$450	\$900
Shoulder Blade, Collarbone, Vertebral Processes	\$450	\$900
Forearm, Wrist, Hand	\$450	\$900
Rib	\$375	\$750
Coccyx	\$300	\$600
Finger, Toe	\$75	\$150

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree)\$750 to \$10,000
- Concussion\$100
- Emergency Dental Work.....\$100 to \$200
- Eye Injury.....\$500
- Torn Knee Cartilage.....\$500
- Lacerations (based on size).....\$25 to \$400
- Ruptured Disc.....\$400
- Tendon/Ligament/Rotator Cuff\$400 to \$600

Surgical Care

If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial Life policy provides you benefits.

- Surgery (open abdominal or thoracic) \$1,500
- Blood/Plasma/Platelets.....\$300

Transportation/Lodging Assistance

If a covered person must travel more than 100 miles to receive special treatment and confinement in a hospital for injuries received as the result of a covered accident, your Colonial Life policy provides benefits to help with transportation and lodging costs.

- Transportation.....\$300 per trip up to 3 trips
- Lodging (family member or companion)\$100 per night up to 30 days

Accident Hospital Care

Traditional health insurance policies may have per admission deductibles and co-payments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial Life policy provides benefits to help with these costs.

- Hospital Admission\$2,000 per admission per accident
- Hospital Confinement.....\$300 per day up to 365 days
- Hospital Intensive Care.....\$600 per day up to 15 days

Follow-Up Care

You may require follow-up care once you are discharged from the emergency room, hospital or doctor’s office. You may have to undergo physical therapy, use crutches or a wheelchair or even require the use of an artificial limb.

- Accident Follow-Up Treatment \$120 (up to three visits, payable after Emergency Treatment or Initial Doctor’s Office Visit)
- Appliances \$150 (wheelchair, crutches)
- Physical Therapy..... \$50 per treatment up to 6 treatments
- Prosthetic Devices\$500 to \$1,000

Accidental Death and Dismemberment

For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss.

- Loss of Finger/Toe/ Hand/Foot/Sight of Eye \$750 to \$15,000

	Accidental Death	Common Carrier
● Named Insured	\$75,000	\$100,000
● Spouse	\$75,000	\$100,000
● Child(ren)	\$15,000	\$20,000

Catastrophic Accident

The severity of some accidents can result in life changing losses. Colonial Life can help with such severe losses by providing a benefit for a catastrophic loss that results from a covered accident.

Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable:

- loss of both hands or both feet, or
- loss of use of both arms or both legs, or
- loss or loss of use of one arm and one leg, or
- loss of one hand and one foot, or
- loss of sight of both eyes, or
- loss of hearing of both ears, or
- loss of the ability to speak.

The Catastrophic Accident benefit is payable after a 365 day elimination period. The elimination period refers to the period of 365 days after the date of the covered accident.

Accident Occurs: Prior to age 65*	Covered Person	Benefit Amount Per Lifetime
	Named Insured.....	\$100,000
	Spouse.....	\$100,000
	Child(ren).....	\$50,000

**Amounts are reduced for insureds who are age 65 or older. Please refer to the Outline of Coverage contained in this brochure for complete details.*

Learn more about these and all of the benefits Colonial Life has to offer at coloniallife.com.

This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the Outline of Coverage within for complete details.

Applicable to policy form ACCPOL. This brochure is not complete without the corresponding Outline of Coverage form ACCPOL-O-FL-Rev-2.