



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 \$4,000 in out-of-pocket medical costs each year.¹

If you're admitted to the hospital for a covered accident or covered sickness, Medical Bridge,SM Colonial Life & Accident Insurance Company's hospital indemnity insurance, 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.

Medical debt is the single largest cause of consumer bankruptcy.²

¹ Milliman Medical Index, 2015

² Daniel Austin, *Medical Debt as a Cause of Consumer Bankruptcy*, Northeastern University School of Law Research Paper, 2014

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.



EMERGENCY ROOM VISIT

Nathan received immediate care at the nearest emergency room.



DIAGNOSTIC PROCEDURE

The doctor ordered an MRI to determine the cause of Nathan's pain.



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.



DOCTOR'S OFFICE VISIT

A few weeks later, he had a follow-up appointment with his family doctor.

NATHAN'S OUT-OF-POCKET EXPENSES

Emergency room co-pay	\$100
Deductible	\$1,500
Doctor's visit co-pay	\$25
	\$1,625

NATHAN'S BENEFITS

Emergency room visit	\$100
Diagnostic procedure	\$250
Hospital confinement	\$1,500
Doctor's office visit	\$25
	\$1,875

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 paid 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.





Two-thirds of Americans would have difficulty coming up with the money to cover a \$1,000 emergency.

The Associated Press/NORC Center for Public Affairs Research, 2016

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.

Based on the plan design available, you may receive benefits to help cover the costs associated with:

- Hospital confinement
- Outpatient surgical procedures
- Diagnostic procedures
- Doctor's office visits
- Emergency room visits

Approximately 1 in 4 Americans say they have medical bills that are overdue.

FINRA, *National Financial Capability Study: U.S. Survey Data at a Glance*, 2014



Hospital Confinement Indemnity Insurance

Plan 2



Our Individual Medical BridgeSM insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement \$ _____
Maximum of one benefit per covered person per calendar year

Observation room \$100 per visit
Maximum of two visits per covered person per calendar year

Rehabilitation unit confinement \$100 per day
Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

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

Outpatient surgical procedure

- **Tier 1** \$ _____
- **Tier 2** \$ _____

Maximum of \$ _____ per covered person per calendar year for all covered outpatient surgical procedures combined

The surgeries listed below are only a sampling of the surgeries that may be covered. Surgeries must be performed by a doctor in a hospital or ambulatory surgical center. For complete details and definitions, please refer to your policy.

Tier 1 outpatient surgical procedures

- **Breast**
 - Axillary node dissection
 - Breast capsulotomy
 - Lumpectomy
- **Cardiac**
 - Pacemaker insertion
- **Digestive**
 - Colonoscopy
 - Fistulotomy
 - Hemorrhoidectomy
 - Lysis of adhesions
- **Skin**
 - Laparoscopic hernia repair
 - Skin grafting
- **Ear, nose, throat, mouth**
 - Adenoidectomy
 - Removal of oral lesions
 - Myringotomy
 - Tonsillectomy
 - Tracheostomy
 - Tympanotomy
- **Gynecological**
 - Dilation and curettage (D&C)
 - Endometrial ablation
 - Lysis of adhesions
- **Liver**
 - Paracentesis
- **Musculoskeletal system**
 - Carpal/cubital repair or release
 - Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair)
 - Removal of orthopedic hardware
 - Removal of tendon lesion

For more information,
talk with your
benefits counselor.

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Tier 2 outpatient surgical procedures

■ Breast

- Breast reconstruction
- Breast reduction

■ Cardiac

- Angioplasty
- Cardiac catheterization

■ Digestive

- Exploratory laparoscopy
- Laparoscopic appendectomy
- Laparoscopic cholecystectomy

■ Ear, nose, throat, mouth

- Ethmoidectomy
- Mastoidectomy
- Septoplasty
- Stapedectomy
- Tympanoplasty

■ Eye

- Cataract surgery
- Corneal surgery (penetrating keratoplasty)
- Glaucoma surgery (trabeculectomy)
- Vitrectomy

■ Gynecological

- Hysterectomy
- Myomectomy

■ Musculoskeletal system

- Arthroscopic knee surgery with meniscectomy (knee cartilage repair)
- Arthroscopic shoulder surgery
- Clavicle resection
- Dislocations (open reduction with internal fixation)
- Fracture (open reduction with internal fixation)
- Removal or implantation of cartilage
- Tendon/ligament repair

■ Thyroid

- Excision of a mass

■ Urologic

- Lithotripsy



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THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses which are caused by: alcoholism or drug addiction, dental procedures, elective procedures and cosmetic surgery, felonies or illegal occupations, pregnancy of a dependent child, psychiatric or psychological conditions, suicide or injuries which any covered person intentionally does to himself or herself, war, or giving birth within the first nine months after the effective date of the policy. We will not pay benefits for hospital confinement of a newborn who is neither injured nor sick. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition.

Pre-existing condition means any covered person having a sickness or physical condition that during the 12 months immediately preceding the effective date of this policy had manifested itself in such a manner as would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment or for which medical advice, diagnosis, care, or treatment was recommended or received.

Routine follow-up care during the 12 months immediately preceding the effective date of this policy to determine whether a breast cancer has recurred in a covered person who has been previously determined to be free of breast cancer does not constitute medical advice, diagnosis, care, or treatment for purposes of determining pre-existing conditions, unless evidence of breast cancer is found during or as a result of the follow-up care.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000-FL. This is not an insurance contract and only the actual policy provisions will control.



Hospital Confinement Indemnity Insurance

Medical Treatment Package



The medical treatment package for Individual Medical BridgeSM coverage can help pay for deductibles, co-payments and other out-of-pocket expenses related to a covered accident or covered sickness.

The medical treatment package paired with Plan 1 provides accident-only coverage.

Air ambulance **\$1,000**
Maximum of one benefit per covered person per calendar year

Ambulance **\$100**
Maximum of one benefit per covered person per calendar year

Appliance **\$100**
Maximum of one benefit per covered person per calendar year

Doctor's office visit **\$25 per visit**
Maximum of three visits per calendar year for named insured coverage or
maximum of five visits per calendar year for all covered persons combined

Emergency room visit **\$100 per visit**
Maximum of two visits per covered person per calendar year

X-ray **\$25 per benefit**
Maximum of two benefits per covered person per calendar year

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talk with your
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Hospital Confinement Indemnity Insurance

Health Screening



For more information,
talk with your
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Individual Medical BridgeSM insurance's health screening benefit can help pay for health and wellness tests you have each year.

Health screening \$ _____

Maximum of one health screening benefit per covered person per calendar year;
subject to a 30-day waiting period

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Carotid Doppler
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

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Waiting period means the first 30 days following any covered person's policy coverage effective date, during which no benefits are payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000 (including state abbreviations where used, for example: IMB7000-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control. The policy has exclusions and limitations which may affect any benefits payable.

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