

# Accident Insurance

## Active Lifestyles Benefit



This benefit increases the amount you receive under your accident insurance plan if you suffer a covered injury. It's available for you, your spouse and eligible dependent children, as long as they are covered under a Colonial Life accident insurance plan.

**Active lifestyles ..... 20% increase on benefits paid by your accident plan**

Payable once per covered person per covered accident

**Increased payment applies to any combination of these injuries or services due to a covered accident:**

- Concussion
- Dislocation
- Emergency dental work
- Eye injuries
- Fractures
- Knee cartilage (torn)
- Laceration
- Medical imaging study
- Ruptured disc with surgical repair
- Surgery
  - cranial, open abdominal, thoracic/hernia
  - exploratory and arthroscopic
- Tendon/ligament/rotator cuff with surgical repair
- X-ray

### Example of a sample claim calculation

**A sample combination of benefits listed above is \$2,500**

20% increase is applied as follows:

$$\$2,500 \times 20\% = \$500$$

\*An additional \$500 in Active Lifestyle benefits is added to the sample claim payment

For more information,  
talk with your  
benefits counselor.



### HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

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

THIS POLICY PROVIDES LIMITED BENEFITS.

### EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

### STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS:

- CT: Not applicable to "or illegal occupations."
- ID: Also applicable to "elective abortion." Not applicable to "hazardous avocations," "racing," "semi-professional sports," "for injuries a child sustains during birth."
- IL: Not applicable to "hazardous avocations," "racing," "semi-professional and professional sports."
- KS: Not applicable to "for injuries a child sustains during birth."
- MD: Not applicable to "In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics." Applicable to "Prohibited Practitioner Referral". Also, this a rider form R-AL4000-MD.
- MI: Not applicable to "suicide or injuries which any covered person does to himself," "for injuries that are the result of intoxications or use of narcotics."
- MT: Not applicable to "suicide or injuries which any covered person intentionally does to himself."
- NJ: Not applicable to "felonies or," "hazardous avocations," "racing," "semi-professional or professional sports," "or armed conflict," "Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics."
- NV: Not applicable to "Accidental Dismemberment Due to Catastrophic Accident benefits for injuries that are the result of intoxication or use of narcotics."
- OH: This is a rider form R-AL4000.
- OK: Not applicable to "hazardous avocations," "racing," "semi-professional or professional sports," "Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics." Also applicable to "In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child that are the result of alcoholism, drug addiction or narcotics."
- OR: Not applicable to "or illegal occupations."
- PA: Not applicable to "In addition, we will not pay Accidental Dismemberment Due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics."
- SC: Not applicable to "hazardous avocations," "racing," "semi-professional or professional sports."
- SD: Not applicable to "or for injuries that are the result of intoxication or use of narcotics."

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 IAC4000 (plus state abbreviations where applicable, such as IAC4000-TX). Coverage may vary by state and may not be available in all states. Premium will vary according to the family coverage type.