



## Accident Insurance Preferred Plan

You never expect an accident to happen. But if it does, your focus should be on recovery — not medical bills. Colonial Life accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

### OUR COVERAGE INCLUDES:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable, regardless of other insurance
- Worldwide coverage
- Keep coverage no matter where you go
- Works alongside your health savings account (HSA)

All of this can help you get back on your feet.



Milo was running on the playground when he tripped and injured his hand.



#### URGENT CARE CENTER VISIT

Milo went to an urgent care center and received immediate care.



#### DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Milo had fractured his hand.



#### LACERATION

The doctor also found that Milo had a cut on his hand.



#### MEDICAL EQUIPMENT

Milo was discharged with a splint.



#### DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

#### MILO'S BENEFITS

With Colonial Life accident benefits, Milo's parents were able to pay the annual deductible and co-payments.

Accident emergency treatment	\$175
X-ray	\$60
Laceration (no stitches)	\$30
Fracture (hand)	\$575
Medical equipment (splint)	\$40
Accident follow-up treatment (3 visits)	\$225

**Total: \$1,105**

*For illustrative purposes only.*

Benefit amounts may vary and may not cover all expenses. The policy has exclusions and limitations.

# Olivia was driving to the store when she got into a car accident.



## AMBULANCE AND EMERGENCY ROOM VISIT

Olivia arrived by ambulance to the nearest emergency room and received immediate care.



## DIAGNOSTIC PROCEDURES

The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for brain injury.



## HOSPITAL ADMISSION, CONFINEMENT AND SURGERY

Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.



## PHYSICAL THERAPY

Olivia had eight sessions of physical therapy to help regain the strength in her leg.



## DOCTOR'S OFFICE VISITS

Over the next several weeks, she had six follow-up appointments with her doctor.

OLIVIA'S BENEFITS	
Olivia's accident benefits helped cover her annual deductible and co-payments.	
Ambulance	\$300
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$175
X-ray	\$60
Medical imaging study (CT)	\$300
Hospital admission	\$1,250
Hospital confinement (3 days)	\$750
Thigh fracture – femur (surgical)	\$6,800
Surgery (exploratory/arthroscopic)	\$400
Medical equipment (crutches)	\$150
Accident follow-up treatment (6 visits)	\$450
Physical therapy (8 days)	\$400
<b>Total: \$11,285</b>	

Benefits are per covered person per covered accident unless stated otherwise.

### INITIAL CARE

Accident emergency treatment	\$175
Hospital emergency room, urgent care facility or physician's office	
Accidental injury due to an automobile accident	\$250
Air ambulance	\$2,800
Ambulance – ground or water	\$300
Observation room (up to two days per calendar year)	\$225 per day
X-ray	\$60

### COMMON ACCIDENTAL INJURIES

Burn (based on size and degree)	\$1,500 – \$18,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days)	\$17,500
Concussion	\$250
Dislocation – separated joint	
■ Non-surgical – repair	\$150 – \$3,500
■ Incomplete dislocation – or dislocation without anesthesia	25% of benefit
Examples: elbow: \$750   ankle: \$1,500   knee: \$1,750   hip: \$3,500	
■ Surgical – repair	\$300 – \$7,000
Examples: elbow: \$1,500   ankle: \$3,000   knee: \$3,500   hip: \$7,000	
Emergency dental work	\$150 – \$400
Dental extraction or dental crown, denture or implant	
Eye injury – with surgical repair or removal of a foreign object	\$450
Fracture – complete	
■ Non-surgical – repair	\$375 – \$4,500
■ Chip fracture	25% of benefit
Examples: hand: \$575   foot: \$575   collarbone: \$925   leg: \$1,500	
■ Surgical – repair	\$750 – \$9,000
Examples: hand: \$1,150   foot: \$1,150   collarbone: \$1,850   leg: \$3,000	
Hearing-loss injuries <sup>1</sup>	\$180
Knee cartilage – torn (with surgical repair)	\$900
Laceration (based on repair and length)	\$30 – \$700
Ruptured disc (with surgical repair)	\$1,150
Tendon/ligament/rotator cuff (with surgical repair)	
■ One	\$950
■ Two or more	\$1,900

### HOSPITAL CARE

Hospital admission	\$1,250
Hospital confinement (up to 365 days)	\$250 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$400 per day
Intensive care unit admission	\$2,250
Intensive care unit confinement (up to 15 days)	\$500 per day

### SURGICAL CARE

Blood/plasma/platelets – transfusion	\$500
Surgery (based on type of repair and surgery)	\$300 – \$2,100

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## TRANSPORTATION & LODGING

Transportation for hospital confinement ..... (up to three round trips, 50+ miles from home)	\$900 per round trip
Lodging – companion (up to 30 days) .....	\$175 per day

## FOLLOW-UP CARE

Accident follow-up treatment – including transportation/telemedicine ..... (up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)	\$75
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### Medical equipment

■ Tier 1 ..... (Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint)	\$40
■ Tier 2 ..... (Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot)	\$150
■ Tier 3 ..... (Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair, wheelchair)	\$300

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI ..... (one per calendar year)	\$300
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Pain management for epidural anesthesia – non-surgical .....	\$150
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Post-traumatic stress disorder (PTSD) .....	\$300
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### Prosthetic device/artificial limb

■ One .....	\$1,150	■ More than one .....	\$2,300
■ Repair/replacement <sup>3</sup> .....	\$575/\$1,150		

Rehabilitation unit confinement ..... (up to 15 days, not to exceed 30 days per calendar year)	\$225 per day
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Therapy – occupational, physical or speech (up to 10 days) .....	\$50 per day
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## ACCIDENTAL DISMEMBERMENT

Accidental dismemberment ..... (Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye; Loss, loss of use – finger, toe, partial dismemberment of finger or toe)	\$750 – \$30,000
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### Accidental dismemberment due to a catastrophic accident

Named insured, spouse or child ..... (Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period; Both hands, arms, feet, legs or the sight of both eyes; or any combination; or Loss of hearing in both ears, or loss of ability to speak)	\$30,000 <sup>3</sup>
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## ACCIDENTAL DEATH

### Accidental death

■ Named insured, spouse .....	\$20,000
■ Child .....	\$10,000

### Accidental death common carrier

Examples of common carriers are mass transit trains, buses and planes

■ Named insured, spouse .....	\$80,000
■ Child .....	\$30,000



For more information,  
talk with your  
benefits counselor.



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- 1 One benefit for each injured ear per covered person per lifetime.
- 2 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 3 Payable once per lifetime per covered person.

#### 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.

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 forms IAC4000-CO-R-1, IAC4000-KY-R and IAC4000-NB-OH. Premium will vary according to the family coverage type.



# 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

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talk with your  
benefits counselor.



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### 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."

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