



Accident Insurance

Preferred Plan

If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance can pay benefits directly to you to use however you like – from medical costs to everyday expenses – offering financial support when you need it.






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 coverage¹
- Works alongside your Health Savings Account (HSA)

BENEFITS STORY

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

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











JACOB'S ACCIDENT BENEFITS						
 <p>Jacob went to an urgent care facility and received immediate care.</p>	➔	<table border="1"> <tr> <td>Accident emergency treatment</td> <td>\$125</td> </tr> </table>	Accident emergency treatment	\$125		
Accident emergency treatment	\$125					
 <p>The doctor ordered an X-ray and discovered Jacob had fractured his hand.</p>	➔	<table border="1"> <tr> <td>• X-ray</td> <td>\$30</td> </tr> <tr> <td>• Fracture (hand)</td> <td>\$375</td> </tr> </table>	• X-ray	\$30	• Fracture (hand)	\$375
• X-ray	\$30					
• Fracture (hand)	\$375					
 <p>The doctor also found that Jacob had a cut on his hand.</p>	➔	<table border="1"> <tr> <td>Laceration (no stitches)</td> <td>\$30</td> </tr> </table>	Laceration (no stitches)	\$30		
Laceration (no stitches)	\$30					
 <p>Jacob was discharged with a splint.</p>	➔	<table border="1"> <tr> <td>Medical equipment (splint)</td> <td>\$30</td> </tr> </table>	Medical equipment (splint)	\$30		
Medical equipment (splint)	\$30					
 <p>Over the next several weeks, Jacob had three follow-up appointments with his doctor.</p>	➔	<table border="1"> <tr> <td>Accident follow-up treatment (3 visits)</td> <td>\$165</td> </tr> </table>	Accident follow-up treatment (3 visits)	\$165		
Accident follow-up treatment (3 visits)	\$165					
Total		\$755				

For illustrative purposes only for covered accidents. Benefit amounts may vary and may not cover all expenses.

BENEFITS STORY

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

Olivia’s accident benefits helped cover her annual deductible and co-payments.

			OLIVIA'S ACCIDENT BENEFITS	
	Olivia arrived by ambulance at the nearest emergency room and received immediate care.		<ul style="list-style-type: none"> Ambulance Accident emergency treatment Injury due to auto accident 	<p>\$200</p> <p>\$125</p> <p>\$250</p>
	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 a brain injury.		<ul style="list-style-type: none"> X-ray Medical imaging (CT) Thigh fracture—femur (surgical) 	<p>\$30</p> <p>\$200</p> <p>\$4,400</p>
	Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.		<ul style="list-style-type: none"> Hospital admission Surgery (exploratory/arthroscopic) Hospital confinement (3 days) 	<p>\$1,000</p> <p>\$300</p> <p>\$750</p>
	Olivia had eight sessions of physical therapy to help regain the strength in her leg.		<ul style="list-style-type: none"> Physical therapy (8 days) Medical equipment (crutches) 	<p>\$280</p> <p>\$100</p>
	Over the next several weeks, she had six follow-up appointments with her doctor.		Accident follow-up treatment (6 visits)	\$330
<p><i>For illustrative purposes only for covered accidents. Benefit amounts may vary and may not cover all expenses.</i></p>			Total	\$7,965

Summary of Benefits

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

Initial care

- Accident emergency treatment** \$125
Hospital emergency room, urgent care facility or physician’s office
- Accidental injury due to an automobile accident²** \$250
- Air ambulance³** \$2,000
- Ambulance – ground or water³** \$200
- Observation room** \$150 per day
(up to two days per calendar year)
- X-ray** \$30

Common accidental injuries

- Burn** \$1,000–\$12,000
(based on size and degree)
- Burn – skin graft** 50% of applicable burn benefit
- Coma** \$12,500
(lasting for seven or more consecutive days)
- Concussion** \$150

Dislocation – separated joint

- Non-surgical – repair** \$100–\$2,250
Examples: elbow: \$500 | ankle: \$1,000 | hip: \$2,250
- Incomplete dislocation – or dislocation without anesthesia** 25%
(payable as a % of the applicable dislocation benefit)
- Surgical – repair** \$200–\$4,500
Examples: elbow: \$1,000 | ankle: \$2,000 | hip: \$4,500

Emergency dental work \$100–\$300
Dental extraction or dental crown, denture or implant

Eye injury – with surgical repair or removal of a foreign object \$200

Fracture – complete

- Non-surgical – repair** \$250–\$3,000
Examples: hand/foot: \$375 | collarbone: \$625 | leg: \$1,000
- Chip fracture** 25%
(payable as a % of the applicable fracture benefit)
- Surgical – repair** \$450–\$5,000
Examples: hand/foot: \$750 | collarbone: \$1,250 | leg: \$2,000



Hearing-loss injuries ⁴	\$120
Knee cartilage – torn – with surgical repair	\$650
Laceration	\$30–\$600
<i>(based on repair and length)</i>	
Ruptured disc – with surgical repair	\$750
Tendon/ligament/rotator cuff – with surgical repair	
• One	\$650
• Two or more	\$1,300

Hospital care

Hospital admission	\$1,000
Hospital confinement	\$250 per day
<i>(up to 365 days)</i>	
Hospital sub-acute intensive care unit confinement	\$325 per day
<i>(up to 30 days)</i>	
Intensive care unit admission	\$2,000
Intensive care unit confinement	\$450 per day
<i>(up to 15 days)</i>	

Surgical care

Blood/plasma/platelets – transfusion	\$300
Surgery	\$200–\$1,500
<i>(based on type of repair and surgery)</i>	

Transportation and lodging

Transportation for hospital confinement ..	\$600 per round trip
<i>(up to three round trips, 50+ miles from home)</i>	
Lodging-companion	\$125 per day
<i>(up to 30 days)</i>	

Follow-up care

Accident follow-up treatment, including transportation/telemedicine	\$55
<i>(up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)</i>	

Medical equipment

- **Tier 1**
- **Tier 2**
- **Tier 3**

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI	\$200
<i>(one per calendar year)</i>	

Pain management for epidural anesthesia – non-surgical ..	\$100
Post-traumatic stress disorder (PTSD)	\$200

Prosthetic device/artificial limb

- **One**
- **More than one**
- **Repair/replacement⁵**

Rehabilitation unit confinement	\$150 per day
<i>(up to 15 days, not to exceed 30 days per calendar year)</i>	

Therapy – occupational, physical or speech	\$35 per day
<i>(up to 10 days)</i>	

Accidental dismemberment

Accidental dismemberment	\$450 ⁶ –\$20,000
• 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	

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
- Loss of 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

Accidental death

Accidental death	
• Named insured, spouse	\$40,000
• Child	\$10,000

Accidental death common carrier

<i>Examples of common carriers are mass transit trains, buses and planes</i>	
• Named insured, spouse	\$160,000
• Child	\$30,000



For more information, contact your Colonial Life benefits counselor.

- 1 The policy (IAC4000) covers the insured as he/she travels around the world to Europe, Africa, and Asia.
- 2 Requires transportation by a licensed professional Air Ambulance or Ambulance (Ground or Water).
- 3 In Nevada, air ambulance or ambulance: We will pay this benefit directly to the provider unless the air ambulance or ambulance bill shows that all charges have been paid in full.
- 4 One benefit for each injured ear per covered person per lifetime.
- 5 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 6 In Maine, the minimum benefit for full dismemberment of finger or toe is \$1,000.
- 7 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.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

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

IL: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

MT: Not applicable to "suicide or injuries which you intentionally do to yourself" and "injuries a child sustains during birth."

NV: Not applicable to "intoxicants and narcotics."

OK: Not applicable to "hazardous avocations, racing and semi-professional or professional sports." For Accidental Dismemberment Due to Catastrophic Accidents, replace "injuries a child sustains during birth, or for injuries that are the result of intoxication" with "alcoholism or drug addiction, or narcotics."

UT: Also includes "aviation." Not applicable to "hazardous avocations, racing, semi-professional or professional sports."

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.





Accident Insurance

Active Lifestyles Benefit

This benefit increases the amount you receive by 20% for your covered eligible benefits, giving you more financial protection for the unexpected.

The active lifestyles benefit is available to you with accident coverage, as well as all your covered family members.

Eligible benefits¹

- 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 benefits calculation

\$2,500 = Eligible benefits



\$2,500 = Eligible benefit amount
x 20% = Active lifestyles benefit

\$500 = Active lifestyles benefit calculation



\$2,500 = Eligible benefit amount
+ \$500 = Active lifestyles benefit

\$3,000 = Total

For illustrative purposes only



To learn more, talk with your Colonial Life benefits counselor.

1 Active lifestyles benefit applies to any combination of these injuries or services due to a covered accident.

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.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

ADDITIONAL DISCLOSURES FOR KENTUCKY

Eligibility for benefits: We will pay benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- the covered accident occurs while the policy is in force;
- the covered accident occurs on or after the policy coverage effective date;
- the covered accident is an accident type listed on the policy schedule; and
- the covered accident is not excluded by name or specific description in the policy.

Noncancellable: This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

What is not covered by this policy: We will not pay benefits for losses that are caused by, contributed to by or occur as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics and hallucinogenicis.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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Accident Insurance

Wellbeing Assistance Standard Benefit

This benefit can help reduce the risk of serious illness through early detection of disease or other risk factors, giving you more protection from the unexpected.

Wellbeing assistance standard\$_____

Payable once per covered person per calendar year; subject to a 30-day waiting period¹

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Immunizations²
- Mammography
- Pap smear³
- Physicals
- 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 test³
- Virtual colonoscopy



**To learn more,
talk with your
Colonial Life benefits
counselor.**

- 1 No waiting period in ID, MD, MO, ND and VT.
- 2 Immunizations do not include influenza (flu) vaccinations and allergy shots.
- 3 In WV only, benefit is also payable for Human papillomavirus screening test.

THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS FOR ARIZONA

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 benefit for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

ADDITIONAL DISCLOSURES FOR KENTUCKY

Waiting Period: Waiting period means the first 30 days following each covered person's coverage effective date during which no benefits are payable.

Eligibility for Benefits: We will pay the benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- The covered accident occurs while the policy is in force;
- The covered accident occurs on or after the policy coverage effective date;
- The covered accident is on an accident type listed on the policy schedule; and
- The covered accident is not excluded by name or specific description in the policy.

What is not covered by this policy: We will not pay benefits for losses that are caused by, contributed to by or occurs as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics, and hallucinogenics.

Noncancellable: This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

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