Colonial Life

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 coverage
- 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	
Jacob went to an urgent care facility and received immediate care.	Accident emergency treatment	$125
The doctor ordered an X-ray and discovered Jacob had fractured his hand.	• X-ray • Fracture (hand)	$30 $375
The doctor also found that Jacob had a cut on his hand.	Laceration (no stitches)	$30
Jacob was discharged with a splint.	Medical equipment (splint)	$30
Over the next several weeks, Jacob had three follow-up appointments with his doctor.	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.	• Ambulance – ground or water • Accident emergency treatment • Injury due to auto accident	$200 $125 $250
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.	• X-ray • Medical imaging (CT) • Thigh fracture – femur (surgical)	$30 $200 $4,400
Olivia was admitted to the hospital for surgery on her leg. She was confined for three days.	• Hospital admission • Surgery (exploratory/arthroscopic) • Hospital confinement (3 days)	$1,000 $300 $750
Olivia had eight sessions of physical therapy to help regain the strength in her leg.	• Physical therapy (8 days) • Medical equipment (crutches)	$280 $100
Over the next several weeks, she had six follow-up appointments with her doctor.	Accident follow-up treatment (6 visits)	$330
	Total	**$7,965**

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

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 accident[1] $250

Air ambulance[2]. $2,000

Ambulance – ground or water[2] $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[3] $120

Knee cartilage – torn – with surgical repair $650

Laceration .... $30–$600
(based on repair and length)

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
(up to 365 days)

Hospital sub-acute intensive care unit confinement .... $325 per day
(up to 30 days)

Intensive care unit admission $2,000

Intensive care unit confinement .... $450 per day
(up to 15 days)

Surgical care

Blood/plasma/platelets – transfusion $300

Surgery .... $200–$1,500
(based on type of repair and surgery)

Transportation and lodging

Transportation for hospital confinement .. $600 per round trip
(up to three round trips, 50+ miles from home)

Lodging–companion .... $125 per day
(up to 30 days)

Follow-up care

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

Medical equipment

- Tier 1 .... $30
  Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint
- Tier 2 .... $100
  Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot
- Tier 3 .... $200
  Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair or wheelchair

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

Pain management for epidural anesthesia – non-surgical .. $100

Post-traumatic stress disorder (PTSD) $200

Prosthetic device/artificial limb

- One $750
- More than one $1,500
- Repair/replacement[4] .... $375/$750

Rehabilitation unit confinement .... $150 per day
(up to 15 days, not to exceed 30 days per calendar year)

Therapy – occupational, physical or speech ...... $35 per day
(up to 10 days)

Accidental dismemberment

Accidental dismemberment .... $450[5]–$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 .... $25,000[6]
  - *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
Examples of common carriers are mass transit trains, buses and planes

- Named insured, spouse $160,000
- Child $30,000

For more information, contact your Colonial Life benefits counselor.

1 Requires transportation by a licensed professional air ambulance or ambulance (ground or water).

2 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.

3 One benefit for each injured ear per covered person per lifetime.

4 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.

5 In Maine, the minimum benefit for full dismemberment of finger or toe is $1,000.

6 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.

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

Colonial Life

Accident Insurance

Sickness Hospital Confinement with Sickness Hospital Admission Rider

These benefits can help with medical costs related to a hospital stay for a covered sickness, including costs that your health insurance may not cover, such as co-pays and deductibles.

Sickness hospital admission .... $________________
Payable once per covered person for a covered sickness.
Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

Daily sickness hospital confinement .... $100 per day
Up to 30 days per covered person per confinement for a covered sickness.
Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement.

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.

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

THIS POLICY PROVIDES LIMITED BENEFITS.

This insurance 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 AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of accidental Injuries, alcoholism or drug addiction, cosmetic surgery, dental procedures, elective procedures, felonies or illegal occupations, psychiatric or psychological conditions, suicide or injuries which you intentionally do to yourself, war or armed conflict, or well baby care.

PRE-EXISTING CONDITION LIMITATION

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the rider coverage effective date shown on the rider schedule. After this rider has been in force for 12 months from the rider coverage effective date shown on the rider schedule, we will pay benefits as stated in the rider for any loss as the result of a pre-existing condition not excluded by name or specific description if the covered loss began at least 12 months after the rider coverage effective date.

STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

AK: Replace "alcoholism or drug addiction" with "intoxicants or narcotics."

DE: Replace "alcoholism or drug addiction" with "substance abuse."

FL: Replace "psychiatric or psychological conditions" with "mental or nervous disorders."

IL: Pre-existing Condition Limitation definition also includes "produced symptoms."

KY: Replace "alcoholism or drug addiction" with "intoxicants, narcotics, and hallucinogenics."

LA: Replace "alcoholism or drug addiction" with "intoxicants and narcotics."

ME: Pre-existing Condition Limitation definition does not include "had taken medication."

MO: Replace "alcoholism or drug addiction" with "substance abuse."

MT: Pre-existing Condition Limitation definition does not include "whether diagnosed or not" or "had medical testing."

NC: Pre-existing Conditions Limitation definition also includes "If a covered person is 65 or older when this policy is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated by rider."

OK: Replace "psychiatric or psychological conditions" with "mental or emotional conditions."

SC: Replace "psychiatric or psychological conditions" with "mental or emotional disorders."

SD: Not applicable to "alcoholism or drug addiction."

UT: Replace "psychiatric or psychological conditions" with "mental or nervous disorders."

VT: Not applicable to "alcoholism or drug abuse, psychiatric or psychological conditions, well baby care," or the limitation for giving birth within the first nine months after the rider coverage effective date.

ADDITIONAL DISCLOSURES FOR THE STATE OF KENTUCKY

Giving Birth Limitation - We will not pay benefits for hospital admission due to covered sickness and hospital confinement (daily) due to covered sickness due to any covered person's giving birth within the first nine (9) months after the rider coverage effective date shown on the rider schedule. Complications of pregnancy are subject to the pre-existing condition limitation period shown on the rider schedule and are administered consistently with any other sickness.

Premium

Your premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued.

Eligibility

We will pay benefits as described in the policy for a covered sickness if any covered person is confined to a hospital due to a covered sickness if: the covered sickness occurs while this rider is in force; the covered sickness occurs on or after the rider coverage effective date as shown on the rider schedule; and the covered sickness is not excluded by name or specific description in this rider.

Renewability

Your rider is guaranteed renewable for life for as long as you pay premiums when they are due or within the grace period, except that we may discontinue or terminate the rider if you have performed an act or practice that constitutes fraud or have made an intentional misrepresentation of material fact relating in any way to the policy or rider, including claims for benefits under the policy or rider.

Termination of this Rider

This rider will terminate on the earliest of: the date the policy to which this rider is attached terminates; the date premium for this rider is not paid by the end of the grace period; or the date we receive your written request to terminate this rider.

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 and rider form R-SHC4000 (including state abbreviations where used, for example: IAC4000-AL). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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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 .... $ 50.00

Payable once per covered person per calendar year; subject to a 30-day waiting period[1]

- 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
- Hemoccult stool analysis
- Mammography
- Pap smear[2]
- 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[2]
- Virtual colonoscopy

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

1 No waiting period in ID, MD, MO and VT.

2 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 hallucinogencis.

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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