

Accident Insurance

Accidents can happen to anyone

You never know when you or someone you love could get hurt in an accident. And accidents come with costs, such as emergency room fees, doctor's bills and lost income from missing work. Even if you have good health insurance, deductibles and co-pays can really add up.

With accident insurance from Colonial Life, you can receive benefits to help with the expenses of a covered accident. This financial protection can help you focus on what really matters: healing.

With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Unlike workers' compensation, which only covers on-the-job injuries, accident insurance covers injuries that happen on-the-job or off-the-job.
- Coverage is available for you, your spouse and eligible dependent children.

Talk with your
Colonial Life benefits counselor
to learn more.

ACCIDENT POLICIES PROVIDE LIMITED BENEFITS.

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The policies or their provisions may vary or be unavailable in all states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life representative for specific provisions and details of availability.

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Accident Insurance

Preferred Plan

Nobody expects an accident to happen. But if it does, your main focus should be on recovery, not how you're going to pay your bills. Colonial Life accident insurance provides benefits directly to you to use however you like – from medical costs to everyday expenses. Whether it's a fall or a car accident, your benefits offer 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
- 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	\$125
X-ray	\$30
Laceration (no stitches)	\$30
Fracture (hand)	\$375
Medical equipment (splint)	\$30
Accident follow-up treatment (3 visits)	\$165

Total: \$755

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	\$200
Accidental injury due to an automobile accident	\$250
Accident emergency treatment	\$125
X-ray	\$30
Medical imaging study (CT)	\$200
Hospital admission	\$1,000
Hospital confinement (3 days)	\$750
Thigh fracture – femur (surgical)	\$4,400
Surgery (exploratory/arthroscopic)	\$300
Medical equipment (crutches)	\$100
Accident follow-up treatment (6 visits)	\$330
Physical therapy (8 days)	\$280

Total: \$7,965

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	\$250
Air ambulance ¹	\$2,000
Ambulance – ground or water ¹	\$200
Observation room (up to two days per calendar year)	\$150 per day
X-ray	\$30

COMMON ACCIDENTAL INJURIES

Burn (based on size and degree).....	\$1,000 – \$12,000
Burn – skin graft	50% of applicable burn benefit
Coma (lasting for seven or more consecutive days).....	\$12,500
Concussion.....	\$150
Dislocation – separated joint	
■ Non-surgical – repair.....	\$100 – \$2,250
Incomplete dislocation – or dislocation without anesthesia.....	25% of benefit
Examples: elbow: \$500 ankle: \$1,000 knee: \$1,125 hip: \$2,250	
■ Surgical – repair.....	\$200 – \$4,500
Examples: elbow: \$1,000 ankle: \$2,000 knee: \$2,250 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	\$300
Fracture – complete	
■ Non-surgical – repair.....	\$250 – \$3,000
Chip fracture.....	25% of benefit
Examples: hand: \$375 foot: \$375 collarbone: \$625 leg: \$1,000	
■ Surgical – repair.....	\$500 – \$6,000
Examples: hand: \$750 foot: \$750 collarbone: \$1,250 leg: \$2,000	
Hearing-loss injuries ²	\$120
Knee cartilage – torn (with surgical repair)	\$650
Laceration (based on repair and length)	\$30 – \$600
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 (up to 365 days)	\$250 per day
Hospital sub-acute intensive care unit confinement (up to 30 days)	\$325 per day
Intensive care unit admission	\$2,000
Intensive care unit confinement (up to 15 days)	\$450 per day

SURGICAL CARE

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

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TRANSPORTATION & LODGING

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

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

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, 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/replacement³** \$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 (up to 10 days) \$35 per day

ACCIDENTAL DISMEMBERMENT

Accidental dismemberment \$450 – \$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 toe⁴

Accidental dismemberment due to a catastrophic accident

- Named insured, spouse or child** \$25,000⁵
- 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

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,
talk with your
benefits counselor.



Accident Insurance

Wellbeing Assistance Standard Benefit



For more information,
talk with your
benefits counselor.

This benefit can help pay for routine preventive tests and services.

Wellbeing assistance standard **\$100**

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

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

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ID, MD, MO, ND: Waiting period does not apply
WV: Includes human papillomavirus screening test

THIS POLICY PROVIDES LIMITED BENEFITS.

This information is not intended to be a complete description of the insurance coverage available. The insurance 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.

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- 1 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.
- 2 One benefit for each injured ear per covered person per lifetime.
- 3 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 4 In Maine, the minimum benefit for full dismemberment of finger or toe is \$1,000.
- 5 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.

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."

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