



## Accidents can happen to anyone

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills and the costs of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Would you have savings available to pay these costs?

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

## One family's journey

Alex was cleaning out the gutters when he fell. He was taken by ambulance to the nearest emergency room. Alex was admitted to the hospital for surgery on his leg. His recovery required eight sessions of physical therapy and several follow-up appointments with his doctor.



### Alex received benefits for:

- Ambulance ride
- Emergency room visit
- X-ray
- Hospital admission
- Hospital confinement
- Leg fracture
- Physical therapy
- Medical equipment (crutches)
- Doctor's office visit



Every 10 minutes, nearly 750 Americans suffer an injury severe enough to seek medical help.

National Safety Council, Injury Facts, 2017

For illustrative purposes only. Benefits may not cover all expenses. The policy has exclusions and limitations. This brochure provides an overview of the plan. For complete details, refer to your certificate.

# Accident Insurance

Group accident insurance can help with medical or other costs associated with a covered accident or injury that your health insurance may not cover. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses. Coverage options are available for you, your spouse and eligible dependent children.

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

## Preferred Plan

### Accident Emergency Treatment

\$150

One visit per covered person per covered accident and up to four visits per covered person per calendar year

### Accident Follow-Up Doctor Visit

\$50

Up to three benefits per covered person per covered accident and up to 12 visits per covered person per calendar year

### Accidental Death

#### Per covered person

Named insured: \$50,000

Spouse: \$50,000

Dependent child(ren): \$10,000

### Accidental Death – Common Carrier

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

#### Per covered person

Named insured: \$200,000

Spouse: \$200,000

Dependent child(ren): \$40,000

### Accidental Dismemberment

#### Loss/Loss of Use

- One hand, arm, foot, leg or sight of an eye \$9,000
- Both hands, arms, feet, legs or the sight of both eyes; or any combination \$18,000
- One finger or toe \$1,050
- Two or more fingers; two or more toes; any combination \$2,100

### Accident Only Air Ambulance

\$1,500

Transportation to or from a hospital or medical facility]

### Ambulance (ground)

\$300

Transportation to or from a hospital or medical facility

### Appliance

\$100

Walking boot, neck brace, back brace, leg brace, cane, crutches, walker and wheelchair

### Blood/Plasma/Platelets

\$400

Required during treatment of a covered accident

### Burn

- 2nd-degree burns (covering at least 36% of the body's surface) \$1,000
- 3rd Degree: (based on size) \$2,000– \$15,000

### Burn — Skin Graft

As a result of 2nd-degree or 3rd-degree burns

50% of applicable burn benefit

# Accident Insurance

	Preferred Plan	
<b>Coma</b> Lasting for seven or more consecutive days	\$10,000	
<b>Concussion</b>	\$375	
<b>Dislocation (Separated Joint)</b>	Non-surgical	Surgical
■ Hip	\$3,000	\$6,000
■ Knee (except patella)	\$1,500	\$3,000
■ Ankle, bone or bones of the foot (other than toes)	\$1,200	\$2,400
■ Collarbone (sternoclavicular)	\$800	\$1,600
■ Collarbone (acromioclavicular and separation)	\$200	\$400
■ Lower Jaw	\$720	\$1,440
■ Shoulder (Glenohumeral)	\$1,200	\$2,400
■ Elbow	\$450	\$900
■ Wrist	\$600	\$1,200
■ Bone(s) of the hand, (other than fingers)	\$810	\$1,620
■ Finger, Toe	\$200	\$400
■ Incomplete dislocation or dislocation reduction without anesthesia	25% of applicable non-surgical amount	
<b>Emergency Dental Work</b>		
■ Dental crown or denture	\$300	
■ Dental extraction	\$100	
<b>Eye injury with surgical repair</b> With surgical repair or removal of foreign object	\$300	
<b>Fracture (Broken Bone)</b>	Non-surgical	Surgical
■ Skull, depressed fracture (except face/nose)	\$3,750	\$7,500
■ Skull, simple non-depressed fracture (except face/nose)	\$1,800	\$3,600
■ Hip, thigh (femur)	\$3,150	\$6,300
■ Body of vertebrae (excluding vertebral processes)	\$2,700	\$5,400
■ Pelvis	\$2,400	\$4,800
■ Leg (tibia and/or fibula)	\$1,800	\$3,600
■ Bones of the face or nose (except mandible or maxilla)	\$910	\$1,820
■ Upper jaw, maxilla, upper arm between elbow and shoulder	\$1,050	\$2,100
■ Lower jaw, mandible	\$1,200	\$2,400
■ Shoulder blade, collarbone	\$1,200	\$2,400
■ Vertebral Process	\$630	\$1,260
■ Forearm, hand, wrist	\$1,200	\$2,400
■ Kneecap, ankle, foot	\$1,200	\$2,400
■ Rib	\$375	\$750
■ Coccyx	\$320	\$640
■ Finger, Toe	\$200	\$400
■ Chip fracture	25% of applicable non-surgical amount	
<b>Hospital Admission</b> Per covered person per covered accident	\$1,000	
<b>Hospital Confinement</b> Up to 365 days per covered person per covered accident	\$250 per day	
<b>Hospital Intensive Care Unit Admission</b> Per covered person per covered accident	\$1,750	
<b>Hospital Intensive Care Unit Confinement</b> Up to 15 days per covered person per covered accident	\$400	

# Accident Insurance

	<b>Preferred Plan</b>
<b>Knee cartilage (torn)</b>	<b>\$750</b>
<b>Laceration</b> (no repair, without stitches)	<b>\$50</b>
<b>Laceration</b> (repaired with stitches)	
■ Total of all lacerations is less than two inches long	<b>\$150</b>
■ Total of all lacerations is at least two but less than six inches long	<b>\$300</b>
■ Total of lacerations is six inches or longer	<b>\$600</b>
<b>Lodging</b> Up to 30 days per covered person per covered accident	<b>\$200 per day</b>
<b>Medical Imaging Study (CT, CAT scan, EEG, MR or MRI)</b> One benefit per covered person per covered accident per calendar year	<b>\$200</b>
<b>Occupational or Physical Therapy</b> Up to 10 days per covered person per covered accident	<b>\$45 per day</b>
<b>Pain Management for epidural anesthesia</b>	<b>\$150</b>
<b>Prosthetic device/artificial limb</b>	
One benefit per covered person per covered accident	One <b>\$1,250</b> More than one <b>\$2,500</b>
<b>Rehabilitation Unit Confinement</b> Immediately after a period of hospital confinement due to a covered accident; up to 15 days per covered person per covered accident, not to exceed 30 days per covered person per calendar year	<b>\$150 per day</b>
<b>Ruptured disc with Surgical Repair</b>	<b>\$900</b>
<b>Surgery</b>	
■ Cranial, open abdominal and thoracic	<b>\$1,500</b>
■ Hernia with surgical repair	<b>\$300</b>
<b>Surgery (Exploratory and Arthroscopic)</b>	<b>\$225</b>
<b>Tendon/Ligament/Rotator Cuff</b>	
■ One with surgical repair	<b>\$900</b>
■ Two or more with surgical repair	<b>\$1,800</b>
<b>Transportation for hospital confinement (per round trip)</b> Up to three round trips for more than 50 miles from home per covered person per covered accident	<b>\$600</b>
<b>X-ray</b>	<b>\$60</b>

## Health Screening Benefit- Included with your plan

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

### Health screening \$50

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

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

# Accident Insurance

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries.

But everyone, young or old, could suffer an accident at any time.

## Be ready for the unexpected costs an injury can bring



### DANIEL

Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.

### How his accident policy helped:



Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.



## Accident coverage advantages

Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on-the-job or off-the-job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

### 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 CERTIFICATE PROVIDES LIMITED BENEFITS.**

### Exclusions and limitations

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, mental, nervous or emotional disorders, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict.

### Health Screening Benefit

The covered person must incur a charge and the certificate must be in force for benefits to be payable.

The story above is for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.