



## Hospital Indemnity Insurance

### How will you pay for what your health insurance won't cover?

No matter how well you plan, you can't predict when sudden medical expenses could impact your way of life. Health insurance helps, but it doesn't cover everything. For instance, the average family has more than \$4,700 in out-of-pocket medical costs each year.<sup>1</sup>

If you're admitted to the hospital for a covered accident or covered sickness, Colonial Life could help pay for out-of-pocket expenses, such as deductibles, co-payments and other expenses. It's coverage that can help protect what you've worked so hard to build.

About one-fourth of U.S. adults say they or a household member have had problems paying medical bills in the past year.<sup>2</sup>

<sup>1</sup> Milliman, 2018 Milliman Medical Index, 2018.

<sup>2</sup> Americans' Challenges with Health Care Costs, Kaiser Family Foundation; June 11, 2019.



## One family's journey

Nathan was doing yard work with his wife when his chest pains began. After he was examined by a doctor, the couple was relieved to learn it was just a false alarm.



### HOSPITAL CONFINEMENT

Nathan was admitted to the hospital for a 24-hour stay while the doctors ran additional tests. After the tests confirmed there were no issues, he was released the following day.

#### NATHAN'S OUT-OF-POCKET EXPENSES

Deductible	\$1,500
Co-insurance	\$1,800
	<b>\$3,300</b>

#### NATHAN'S BENEFITS

Hospital confinement	<b>\$1,500</b>
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In this scenario, Nathan's Medical Bridge benefits helped pay for the out-of-pocket expenses associated with his medical care.

*For illustrative purposes only.*

Cost of treatment benefits and benefit amounts may vary. Benefits may not cover all expenses. The policy has exclusions and limitations.

## Coverage advantages

- 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're paid regardless of any other insurance you may have with other companies.
- All benefits are indemnity based, which means you will know the benefit amount payable for covered accidents or covered sicknesses.
- Health savings account (HSA) compatible.





**The majority of Americans could not cover a \$1,000 emergency with savings.**

Bankrate, Survey: Most Americans Wouldn't Cover a \$1k Emergency with Savings, 2019.

## Meet with a benefits counselor

By attending a 1-to-1 counseling session with your Colonial Life benefits counselor, you can learn more about Medical Bridge insurance and how it can help protect your family's way of life. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

You can receive benefits to help cover costs associated with hospital confinement. Waiver of premium is available if you or an insured family member are confined for more than 30 continuous days.

The rising cost of health care and unplanned health emergencies are top triggers for Americans' financial anxiety.

Northwestern Mutual, Planning & Progress Study, 2018.





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## Talk with your Colonial Life benefits counselor to learn more about Medical Bridge insurance.

Group Medical Bridge and Individual Medical Bridge Plan 1 are compatible with HSA guidelines. These plans may also be offered to employees who do not have HSAs. Colonial Life & Accident Insurance Company's Group and Individual Medical Bridge offers an HSA-compatible plan in most states.

Colonial Life may be required to make claim payments directly to Medicaid. Some states mandate that eligibility for Medicaid, or a state variation, means an automatic assignment of certain insurance benefits to the Department of Health and Human Services. The eligibility and any requirement to assign benefits for Medicaid, or a state variation, may vary by state. This requirement also applies to any child or adult dependent covered under Medicaid even when the named insured is not on Medicaid.

This coverage is a supplement to major medical health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

### **THIS POLICY PROVIDES LIMITED BENEFITS.**

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. Coverage may vary by state and may not be available in all states.



# Hospital Confinement Indemnity Insurance Plan 1



Our Individual Medical Bridge<sup>SM</sup> insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

**Hospital admission** ..... \$ \_\_\_\_\_  
Maximum of one benefit per covered person per calendar year

**Daily hospital confinement** ..... **\$100 per day**  
Maximum of 365 days per confinement. Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

**Observation room** ..... **\$100 per visit**  
Maximum of two visits per covered person per calendar year

**Rehabilitation unit confinement** ..... **\$100 per day**  
Maximum of 15 days per confinement with a 30-day maximum per covered person per calendar year

**Waiver of premium**  
Available after 30 continuous days of a covered hospital confinement of the named insured

### Health savings account (HSA) compatible

This plan is compatible with HSA guidelines. This plan may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Individual Medical Bridge offers an HSA-compatible plan in most states.

THIS POLICY PROVIDES LIMITED BENEFITS.

#### EXCLUSIONS

We will not pay benefits for losses which are caused by: dental procedures, cosmetic surgery, felonies or illegal occupations, intoxicants and narcotics, mental, nervous, or emotional disorders, suicide or injuries which any covered person intentionally does to himself or herself, or war or armed conflict. We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. A pre-existing condition is a condition for which medical advice or treatment was recommended by a doctor or received from a doctor within a 12-month period before the effective date of the coverage of the covered person.

For cost and complete details, see your Colonial Life benefits counselor. The policy or its provisions may vary or be unavailable in some states. This is not an insurance contract and only the actual policy provisions will control.

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For more information,  
talk with your  
benefits counselor.

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# Hospital Confinement Indemnity Insurance Medical Treatment Package



The medical treatment package for Individual Medical Bridge<sup>SM</sup> coverage can help pay for deductibles, co-payments and other out-of-pocket expenses related to a covered accident or covered sickness.

**The medical treatment package paired with Plan 1 provides accident-only coverage.**

<b>Air ambulance</b> .....	<b>\$1,000</b>
Maximum of one benefit per covered person per calendar year	
<b>Ambulance</b> .....	<b>\$100</b>
Maximum of one benefit per covered person per calendar year	
<b>Appliance</b> .....	<b>\$100</b>
Maximum of one benefit per covered person per calendar year	
<b>Doctor's office visit</b> .....	<b>\$25 per visit</b>
Maximum of three visits per calendar year for named insured coverage or maximum of five visits per calendar year for all covered persons combined	
<b>Emergency room visit</b> .....	<b>\$100 per visit</b>
Maximum of two visits per covered person per calendar year	
<b>X-ray</b> .....	<b>\$25 per benefit</b>
Maximum of two benefits per covered person per calendar year	

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# Hospital Confinement Indemnity Insurance

## Health Screening



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Individual Medical Bridge<sup>SM</sup> insurance's health screening benefit can help pay for health and wellness tests you have each year.

**Health screening** ..... \$ 50

Maximum of one health screening benefit per covered person per calendar year;  
subject to a 30-day waiting period

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

**THIS POLICY PROVIDES LIMITED BENEFITS.**

Waiting period means the first 30 days following any covered person's policy coverage effective date, during which no benefits are payable. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number IMB7000 (including state abbreviations where used, for example: IMB7000-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control. The policy has exclusions and limitations which may affect any benefits payable.

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