

Hospital Confinement Indemnity Insurance

Can you afford the
out-of-pocket costs
not covered by your
health insurance?

How will you cover all of your medical expenses?

As major medical plans move toward larger deductibles and higher co-payments, you may be left with more gaps to fill.

Colonial Life & Accident Insurance Company's Hospital Confinement Indemnity insurance plan can help you fill those gaps and help protect against those out-of-pocket expenses that occur when it comes to you or your family members' health care.

Benefits of this plan include:

● **Wellness Benefit**

Pays \$50 for one of the wellness tests listed below. Pays one test per calendar year for employee-only coverage; or two tests per calendar year combined for family coverage. This benefit helps reimburse you for part of the expense of tests you may normally have each year.

Blood test for triglycerides
Breast ultrasound
CA 15-3 (blood test for breast cancer)
CA 125 (blood test for ovarian cancer)
CEA (blood test for colon cancer)
Chest x-ray

Colonoscopy or virtual colonoscopy
Fasting blood glucose
Flexible sigmoidoscopy
Hemoccult stool analysis
Mammography
Pap smear or thin prep pap

PSA (blood test for prostate cancer)
Serum protein electrophoresis (blood test for myeloma)
Serum cholesterol test for HDL and LDL
Stress test on a bicycle or treadmill
Thermography

To file your wellness claim, it is not necessary to complete a claim form. Call our toll-free Customer Service number at 800.325.4368.

The following benefits are payable due to a covered accident or covered sickness:

● **Outpatient Surgical Procedure Benefit**

Pays a lump-sum benefit when a covered person requires a surgical procedure and is not confined to the hospital at the time of the surgery. The procedure must be performed in a hospital or an ambulatory surgical center. Refer to the outline of coverage for the calendar year maximum and the list of covered procedures.

● **Hospital Confinement Benefit**

Pays a lump-sum benefit if any covered person is confined. This benefit can help you pay for the deductibles associated with a hospital confinement.

● **Rehabilitation Unit Benefit**

Pays \$100 per day up to 15 days per confinement with no more than 30 days per calendar year if any covered person is transferred to a rehabilitation unit immediately after a period of hospital confinement.

● **Waiver of Premium Benefit**

Waives the premium for the policy and any attached riders once the named insured has been confined to a hospital for 30 continuous days. The premium is then waived as long as the confinement in a hospital or rehabilitation unit continues.

Based on a typical PPO plan design, the **typical American family of four would pay \$3,470** out of their own pocket through member cost-sharing.

"Employer Health Benefits 2009 Summary of Findings," Kaiser Family Foundation 2009 Annual Survey.



Consider the following:

In 2007, the U.S. spent **\$2.26 trillion on health care**, or **\$7,439 per person**, up from **\$2.1 trillion**, or **\$7,026 per capita**, the previous year.

"National Health Expenditures, Forecast summary and selected tables", Office of the Actuary in the Centers for Medicare & Medicaid Services, 2008.

Wouldn't you feel better knowing that **you or your family have the added protection** that Colonial Life can provide to help fill those unexpected gaps?

The average length of **hospital confinement** for adults under age 65 is **almost five days**.

National Center for Health Statistics, National Hospital Discharge Survey, 2008

With this plan:

- Benefits are paid directly to you, unless you specify otherwise.
- Your benefits are paid regardless of any other coverage you may have with other insurance companies.
- There is no lifetime maximum to any of the benefits under this policy.
- If you change jobs or leave your employer, you can take your coverage with you at no increase in premium.

Benefit Worksheet

For use by Colonial Life Benefits Counselor

Coverage: (check one)

- For you (employee only)
- For you and your spouse
- For you and your dependent children
- For you, your spouse and your dependent children

Flexible Benefit

Premium per Pay Period \$ _____

Monthly Premium \$ _____

Learn more about these and all of the benefits Colonial Life has to offer at coloniallife.com.

This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the outline of coverage within for complete details.

Applicable to policy form MB3000. This brochure is not complete without the corresponding outline of coverage form MB3000-O, including state variations where applicable, for example, MB3000-O-TX.

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Colonial Life
Making benefits count.

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.

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