



Hospital Confinement Indemnity Insurance Medical Treatment Package



The medical treatment package for Individual Medical BridgeSM 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.

Air ambulance \$1,000
Maximum of one benefit per covered person per calendar year

Ambulance \$100
Maximum of one benefit per covered person per calendar year

Appliance \$100
Maximum of one benefit per covered person per calendar year

Doctor's office visit \$25 per visit
Maximum of three visits per calendar year for named insured coverage or
maximum of five visits per calendar year for all covered persons combined

Emergency room visit \$100 per visit
Maximum of two visits per covered person per calendar year

X-ray \$25 per benefit
Maximum of two benefits per covered person per calendar year

For more information,
talk with your
benefits counselor.

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.

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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Hospital Confinement Indemnity Insurance Plan 1



Our Individual Medical BridgeSM 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.

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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.

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