

Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they're unexpected. How you care for them shouldn't be.

In your lifetime, which of these accidental injuries have happened to you or someone you know?

- Sports-related accidental injury
- Broken bone
- Burn
- Concussion
- Laceration
- Back or knee injuries
- Car accidents
- Falls & spills
- Dislocation
- Accidental injuries that send you to the Emergency Room, Urgent Care or doctor's office

Colonial Life's Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus you'll feel better knowing you can have greater financial security.

What additional features are included?

- Worldwide coverage
- Portable
- Compliant with Healthcare Spending Account (HSA) guidelines

Will my accident claim payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable as long as you pay your premiums when they are due or within the grace period.

Can my premium change?

Colonial Life can change your premium only if we change it on all policies of this kind in the state where your policy was issued with a 60 day notice.

How do I file a claim?

Visit coloniallife.com or call our Customer Service Department at 1.800.325.4368 for additional information.

Benefits listed are for each covered person per covered accident unless otherwise specified.

Initial Care

- Accident Doctor’s Office Visit/ Emergency Treatment.....\$85 (up to 5 visits per accident)
- X-ray Benefit..... \$40
- Ambulance \$200
- Air Ambulance..... \$2,000

Common Accidental Injuries

Dislocations (Separated Joint)	Non-Surgical	Surgical
Minor Dislocation: Finger or Toe Joint	\$120	\$240
Major Dislocation: Any joint other than Finger or Toe Joint	\$540	\$1,080

Fractures	Non-Surgical	Surgical
Minor Fracture: Finger or Toe	\$120	\$240
Major Fracture: Any bone other than Finger or Toe	\$540	\$1,080

Your Colonial Life policy also provides benefits for the following injuries received as a result of a covered accident.

- Emergency Dental Work..... \$200 Extraction, Crown, Implant, or Denture
- Lacerations (major requires sutures) (based on size) Minor (less than 2 inches): \$50
.....Major (2 inches or greater): \$300

Surgical Care

- Major Surgery (cranial, open abdominal or thoracic) \$1,500
- Minor Surgery (hernia or any other surgery except cranial, open abdominal or thoracic surgery to repair internal injuries).....\$275
- Blood/Plasma/Platelets\$300

Transportation/Lodging Assistance

If injured, covered person must travel more than 50 miles from residence to receive special treatment and confinement in a hospital.

- Transportation..... \$600 per round trip up to 3 round trips
- Lodging (family member or companion).....\$150 per night up to 30 days for a hotel/motel lodging costs

Accident Hospital Care

- Hospital Admission (Once per accident) \$1,250 per accident or \$2,500 per accident if admitted directly to the Hospital ICU
- Hospital Confinement* \$250 per day up to 365 days or \$500 per day up to 15 days per accident if confined to the Hospital ICU

** If any covered person is confined to the Hospital Intensive care Unit (ICU) for more than 15 days, then benefit will drop to \$250 beginning on the 16th day, not to exceed 365 days of hospital confinement.*

Accident Follow-Up Care

- Medical Imaging Study \$200 per accident (limit 1 per covered accident and 1 per calendar year)
- Occupational or Physical Therapy \$45 per treatment up to 10 days
- Appliances \$100 (such as wheelchair, crutches)
- Prosthetic Devices/Artificial Limb \$750 - one, \$1,500 - more than 1

Accidental Dismemberment

- Minor Dismemberment: Loss of Finger/Toe \$1,440, one or more
- Major Dismemberment: Loss or Loss of Use of Hand/Foot/Sight of Eye .. \$16,000, one or more

Accidental Death

	Accidental Death	Common Carrier
● Named Insured	\$50,000	\$200,000
● Spouse	\$50,000	\$200,000
● Child(ren)	\$10,000	\$40,000

My Coverage Worksheet (For use with your Colonial Life benefits counselor)

Who will be covered? (check one)

- Employee Only Spouse Only One Child Only Employee & Spouse
- One-Parent Family, with Employee One-Parent Family, with Spouse Two-Parent Family

When are covered accident benefits available? (check one)

- On and Off -Job Benefits Off -Job Only Benefits

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: dislocation of patella; hazardous avocations; felonies or illegal occupations; racing; semi-professional or professional sports; sickness; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form Accident 1.0-NS-GA. This is not an insurance contract and only the actual policy provisions will control.

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