



Accident Insurance

Preferred Plan



If you are in an accident, your focus should be on recovery, not how you're going to pay your bills. Colonial Life Accident Insurance can pay benefits directly to you to use however you like – from medical costs to everyday expenses – offering financial support when you need it.






Our coverage includes:

- Benefits payable directly to you
- No medical questions to qualify for coverage
- Coverage for simple and complex injuries
- Benefits payable regardless of other insurance
- Worldwide coverage
- Works alongside your Health Savings Account (HSA)

BENEFITS STORY

Jacob was running on the playground when he tripped and injured his hand.

With Colonial Life accident benefits, Jacob's parents were able to pay the annual deductible and co-payments.











JACOB'S ACCIDENT BENEFITS		
	Jacob went to an urgent care facility and received immediate care.	➡
	The doctor ordered an X-ray and discovered Jacob had fractured his hand.	➡
	The doctor also found that Jacob had a cut on his hand.	➡
	Jacob was discharged with a splint.	➡
	Over the next several weeks, Jacob had three follow-up appointments with his doctor.	➡
Total		\$1,105

For illustrative purposes only for covered accidents. Benefit amounts may vary and may not cover all expenses.

BENEFITS STORY

Olivia was driving to the store when she got into a car accident.

Olivia’s accident benefits helped cover her annual deductible and co-payments.

OLIVIA'S ACCIDENT BENEFITS		
 Olivia arrived by ambulance at the nearest emergency room and received immediate care. 	<ul style="list-style-type: none">AmbulanceAccident emergency treatmentInjury due to auto accident	<p>\$300</p> <p>\$175</p> <p>\$250</p>
 The doctor ordered an X-ray and discovered Olivia had fractured her thigh (femur). He also ordered a CT scan of her head to check for a brain injury. 	<ul style="list-style-type: none">X-rayMedical imaging (CT)Thigh fracture – femur (surgical)	<p>\$60</p> <p>\$300</p> <p>\$6,800</p>
 Olivia was admitted to the hospital for surgery on her leg. She was confined for three days. 	<ul style="list-style-type: none">Hospital admissionSurgery (exploratory/arthroscopic)Hospital confinement (3 days)	<p>\$1,250</p> <p>\$400</p> <p>\$750</p>
 Olivia had eight sessions of physical therapy to help regain the strength in her leg. 	<ul style="list-style-type: none">Physical therapy (8 days)Medical equipment (crutches)	<p>\$400</p> <p>\$150</p>
 Over the next several weeks, she had six follow-up appointments with her doctor. 	Accident follow-up treatment (6 visits)	\$450
Total		\$11,285

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Summary of Benefits

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

Initial care

Accident emergency treatment	\$175
<i>Hospital emergency room, urgent care facility or physician’s office</i>	
Accidental injury due to an automobile accident¹	\$250
Air ambulance	\$2,800
Ambulance – ground or water	\$300
Observation room	\$225 per day
<i>(up to two days per calendar year)</i>	
X-ray.....	\$60

Common accidental injuries

Burn	\$1,500–\$18,000
<i>(based on size and degree)</i>	
Burn – skin graft	50% of applicable burn benefit
Coma	\$17,500
<i>(lasting for seven or more consecutive days)</i>	
Concussion.....	\$250

Dislocation – separated joint

• Non-surgical – repair	\$150–\$3,500
<i>Examples: elbow: \$750 ankle: \$1,500 hip: \$3,500</i>	
• Incomplete dislocation – or dislocation without anesthesia	25%
<i>(payable as a % of the applicable dislocation benefit)</i>	
• Surgical – repair	\$300–\$7,000
<i>Examples: elbow: \$1,500 ankle: \$3,000 hip: \$7,000</i>	

Emergency dental work.....	\$150–\$400
<i>Dental extraction or dental crown, denture or implant</i>	

Eye injury – with surgical repair or removal of a foreign object.....	\$450
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Fracture – complete	
• Non-surgical – repair	\$375–\$4,500
<i>Examples: hand/foot: \$575 collarbone: \$925 leg: \$1,500</i>	
• Chip fracture	25%
<i>(payable as a % of the applicable fracture benefit)</i>	
• Surgical – repair	\$750–\$9,000
<i>Examples: hand/foot: \$1,150 collarbone: \$1,850 leg: \$3,000</i>	



Hearing-loss injuries ²	\$180
Knee cartilage – torn – with surgical repair	\$900
Laceration	\$30–\$700
<i>(based on repair and length)</i>	
Ruptured disc – with surgical repair	\$1,150
Tendon/ligament/rotator cuff – with surgical repair	
• One	\$950
• Two or more	\$1,900

Hospital care

Hospital admission	\$1,250
Hospital confinement	\$250 per day
<i>(up to 365 days)</i>	
Hospital sub-acute intensive care	
unit confinement	\$400 per day
<i>(up to 30 days)</i>	
Intensive care unit admission	\$2,250
Intensive care unit confinement	\$500 per day
<i>(up to 15 days)</i>	

Surgical care

Blood/plasma/platelets – transfusion	\$500
Surgery	\$300–\$2,100
<i>(based on type of repair and surgery)</i>	

Transportation and lodging

Transportation for hospital confinement ..	\$900 per round trip
<i>(up to three round trips, 50+ miles from home)</i>	
Lodging-companion	\$175 per day
<i>(up to 30 days)</i>	

Follow-up care

Accident follow-up treatment, including	
transportation/telemedicine	\$75
<i>(up to six benefits per covered person per covered accident and up to 12 benefits per covered person per calendar year)</i>	

Medical equipment

- **Tier 1**
- Arm sling, cane, medical ring cushion, neck brace or wrist/ankle splint
- **Tier 2**
- Bedside commode, cold therapy system (cryotherapy), crutches, leg brace, shower chair, walker or walking boot
- **Tier 3**
- Back brace, body jacket, continuous passive movement (CPM), halo, electric scooter, hospital bed (including rental), knee scooter, stair lift chair or wheelchair

Medical imaging study – CT, CAT scan, EEG, EMG, MR or MRI	\$300
<i>(one per calendar year)</i>	

Pain management for epidural anesthesia – non-surgical ..	\$150
Post-traumatic stress disorder (PTSD)	\$300
Prosthetic device/artificial limb	

- **One**
- \$1,150
- **More than one**
- \$2,300
- **Repair/replacement³**
- \$575/\$1,150

Rehabilitation unit confinement	\$225 per day
<i>(up to 15 days, not to exceed 30 days per calendar year)</i>	

Therapy – occupational, physical or speech	\$50 per day
<i>(up to 10 days)</i>	

Accidental dismemberment

Accidental dismemberment	\$750–\$30,000
• Loss, loss of use or paralysis – hand, arm, foot, leg, sight of eye	
• Loss, loss of use – finger, toe, partial dismemberment of finger or toe	

Accidental dismemberment due to a catastrophic accident

- **Named insured, spouse or child**
- \$30,000⁴
- Total and irrecoverable loss, loss of use or paralysis – 180-day elimination period
- Loss of both hands, arms, feet, legs or the sight of both eyes; or any combination; or
- Loss of hearing in both ears, or loss of ability to speak

Accidental death

Accidental death	
• Named insured, spouse	\$20,000
• Child	\$10,000

Accidental death common carrier

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

- **Named insured, spouse**
- \$80,000
- **Child**
- \$30,000



For more information, contact your Colonial Life benefits counselor.

- 1 Requires transportation by a licensed professional air ambulance or ambulance (ground or water).
- 2 One benefit for each injured ear per covered person per lifetime.
- 3 One repair or replacement per prosthetic device/artificial limb per covered person per lifetime.
- 4 Payable once per lifetime per covered person.

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 POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS

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, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Accidental Dismemberment due to Catastrophic Accident benefits for injuries a child sustains during birth, or for injuries that are the result of intoxication or use of narcotics.

ADDITIONAL DISCLOSURES FOR THE STATE OF KENTUCKY

Eligibility for benefits

We will pay the benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- The covered accident occurs while the policy is in force;
- The covered accident occurs on or after the policy coverage effective date;
- The covered accident is on an accident type listed on the policy schedule; and
- The covered accident is not excluded by name or specific description in the policy.

What is not covered by this policy

We will not pay benefits for losses that are caused by, contributed to by or occurs as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics and hallucinogenics.

Noncancellable

This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy forms IAC4000-CO-R-1, IAC4000-KY-R and IAC4000-NB-OH. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

