



**DADE ASSOCIATION  
OF SCHOOL ADMINISTRATORS**



**SUNSHINE UNITED**  
INSURANCE SOLUTIONS



# Member Benefits Guide



# Hospital Confinement Indemnity Insurance Plan 1



Our Individual Medical Bridge 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 confinement** ..... \$ 500

Maximum of one benefit per covered person per calendar year

**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 Individual Medical Bridge offers an HSA-compatible plan in most states.

For more information,  
talk with your  
benefits counselor.

### 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 injuries received in accidents or for sicknesses which are caused by: (a) alcoholism or drug addiction, (b) dental procedures, (c) elective procedures and cosmetic surgery, (d) felonies or illegal occupations, (e) pregnancy of a dependent child, (f) psychiatric or psychological conditions, (g) suicide or injuries which any covered person intentionally does to himself or herself, or (h) war. We will not pay benefits for hospital confinement (i) due to giving birth within the first nine months after the effective date of the policy or (j) for a newborn who is neither injured nor sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

### PRE-EXISTING CONDITION LIMITATION

(l) We will not pay benefits for loss during the first 12 months after the effective date due to a pre-existing condition. (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the effective date of the policy. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Enhanced Intensive Care Unit Confinement and Rehabilitation Unit Confinement.

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 form IMB7000 (including state abbreviations where used, for example: IMB7000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

**This form is not complete without form #562973.**

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# Hospital Confinement Indemnity Insurance

## Health Screening



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talk with your  
benefits counselor.

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Individual Medical Bridge health screening benefit can help pay for health and wellness tests you have each year.

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

Payable once 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

**MO & ND:** Waiting period does not apply

The filed product name is Limited Benefit Health Insurance Coverage in GA. The filed product name is Hospital Confinement Indemnity Policy Coverage in ME. The filed product name is Hospital Confinement Indemnity Insurance Coverage in PA and CT. The filed product name is Limited Benefit Hospital Confinement Indemnity Insurance Coverage in TN and VA.

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